PRICE, 8 ANNAS.

THE INDIAN RAILWAY TRAVELLERS' GUIDE,

CONTAINING

The Special Time and Fare Tables of all the Indian Railway Companies, Steam Boats and Dak Companies, Places of Interest along the Coast, Postal and Telegraphic Information, the Routes between the Principal Towns of Northern, Central, Southern, and Western India, &c.

WITH A MAP OF INDIA.

BOMBAY:

Printed & Published at the *Bombay Gazette* Steam Press.

The Bombay Gazette.

No. 28818—New Series.

BOMBAY:—THURSDAY, AUGUST 11, 1892.

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The Finest Draught Beer Shipped to Australia And the East.

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PENINSULAR AND ORIENTAL COMPANY.

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	Vessels.	Tons.	H.P.	Captains.	Friday.
B.L.	GANGES	4206	800	T. J. Alderton	12th Augt.
†	ASSAM	3060	500	G. W. F. Browne	19th "
B.L.	SUTLEJ	4205	800	W.D.G. Worcester	26th "
†	SIAM	3050	500	H. T. Weighell	2nd Sept.
B.L.	PENINSULAR	5045	1200	A. C. Loggin	9th "
†	ASSAM	3060	500	G. W. F. Browne	16th "
					Saturday.
B.L.	ORIENTAL	5045	1200	L. H. Moule	24th Sept.
†*	SIAM	3050	500	H. T. Weighell	1st Oct.
B.	CATHAY	2995	500	A Symons	8th "
†	ASSAM	3060	500	G. W. F. Browne	15th "
B.L.	THAMES	4113	800	W. A. Seaton	22nd "
†	SIAM	3050	500	H. T. Weighell	29th "
B.L.	VALETTA	4919	1000	R. F. Briscoe	5th Nov.
†	ASSAM	3060	500	G. W. F. Browne	12th "

The Steamers marked B L proceed to Brindisi, Malta, Gibraltar, Plymouth, and London.

The Steamer marked B only does not proceed beyond Brindisi.

† These vessels proceed to Aden only and Passengers tranship there to Steamers proceeding to Brindisi, Marseilles, and London.

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" 25th. " 22nd. November 3rd.
October 6th. " 17th.

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ACHILLE	G. Costanza	2,000	500	1st Sept.

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BERENICE	P. Mersa	3,200	500	22nd Sept.

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ANCHOR LINE.

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Vessels.	Tons.	Captains.	To sail about
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ROUMANIA	3387	W. S. Young	27th Aug.
ASIA	3560	Jas. Laird	17th Sept.

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If the act of reading, easy at first at the distance of twelve inches, becomes difficult after a short continuance, and is then attended by fatigue and distress, the images becoming indistinct and confused, a feeling of aching tension over the eyes, which begin to water, and are after a time incapable of continuing the effort, while it is a relief to direct them to distant objects, which can be clearly seen with comparative ease, if sensations similar to the above occur under the age of thirty-five, far-sight is probably the cause, and the trouble may be entirely removed by the use of Glasses.

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Per Tin Box of 100 Cigarettes.

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	Rs. a.
No. 2 Medium Extra Fine	5 0
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FIRST QUALITY.

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No. 7 Small, for Ladies	3 8
" 5 Medium	4 0
" 4 Large	4 12
" 6 Largest	5 8

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EXTREMELY STYLISH.

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REPRODUCES instantaneously the Original Colour of the Hair in its Natural Shade. It is Innocent, Inoffensive, and Pleasant to apply, and the Colour it produces is so natural as to defy detection by the closest observer.

Per Case, with Brushes Complete............Re. 1-8.

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NEW ADVERTISEMENTS.

NOVELTY THEATRE.

The K. O. Yorkshire Light Infantry will give a VARIETY ENTERTAINMENT IN AID OF NETLEY HOSPITAL CHARITABLE FUND, AT THE NOVELTY THEATRE, On FRIDAY, 12TH, and SATURDAY, 13TH AUGUST.

The Programme will consist of a Gymnastic Performance By Corporals Ryan, Hance, Privates Kay & Sanderson.

CONJURING

By Private Andrews. Songs, &c., &c., And the whole will conclude with a Sketch, Entitled "TAKE IT. DON'T TAKE IT," By Corporal Brown and Private Kay.

THE BAND OF THE REGIMENT WILL ATTEND.

PRICES OF ADMISSION:—Orchestra Stalls (Numbered and Reserved), Rs. 3; Dress Circle (Numbered and Reserved), Rs. 2; Pit Stalls, Rs. 1-8; Gallery and Pit, As. 8.

Soldiers in Uniform half-price to Pit Stalls, Gallery and Pit only.

Reserved Seats at Messrs. SOUNDY and Co., Ld., and at the Doors on the Nights of the Performance.

Doors open at 8-30 p.m.—Performance at 9-30 P. M.

ENTERTAINMENT BY THE P. and O. S. S. SUTLEJ,

ON THURSDAY, AUGUST 18TH,
AT THE SEAMEN'S INSTITUTE, PRINCE'S DOCK,
Under the Patronage of
H. W. ULOTH, Esq., Superintendent P. and O. S. N. Co.,
and W. D. G. WORCESTER, R. N. R.,
Commander of the above Ship.

Admission:—Reserved Seats, Rs. 2. Unreserved, Re. 1.

SOUTHWELL AND AUSTIN, LIMITED,

(IN LIQUIDATION)

HAVE RE-OPENED THEIR PREMISES AND GREAT BARGAINS ARE NOW TO BE OBTAINED.

WANTED

A SURVEYOR and DRAFTSMAN for the Sukkur Municipality. Salary Rs. 100 per mensem inclusive. Applications with Collegiate Certificate and Testimonials of past Services (if any) or of present employer, to be addressed before the 31st Instant to the

SECRETARY,
Sukkur Municipal Commission.
Sukkur, Upper Sind, 1st August, 1892.

NOTICE.

I DO HEREBY give notice that from the 11th instant till the 31st December next, any Dogs found in the F. and G. Division straying in the streets or beyond the enclosures of the houses of the owners of such dogs, will be destroyed in accordance with the Provisions of Section CXVI of Act XIII of 1856.

W. H. WILSON, Colonel,
Commissioner of Police.
Police Commissioner's Office, Bombay, 10th August, 1892.

FOR SALE AT THE MORARJEE GOCULDAS MILLS, PAREL.

ONE COMPOUND HORIZONTAL side by side Condensing ENGINE, by J. and W. Yates, of Blackburn. Cylinder 22" by 38," 4 feet stroke, indicating 400 Horse Power, high pressure Cylinder, fitted with Automatic cut off valve coupled direct to Governors, complete with spur fly-wheel and P. Motion Spur Pinion. Cause of selling being too small for present use. All particulars can be obtained at the Mills or apply to the Agents.

MORARJEE GOCULDAS & Co.,
Secretaries, Treasurers and Agents,
The Morarjee Goculdas S. and W. Co., Ld.

IN THE HIGH COURT OF JUDICATURE AT BOMBAY.

TESTAMENTARY AND INTESTATE JURISDICTION.

VICTORIA, by the Grace of God, of the United Kingdom of Great Britain and Ireland, Queen, Defender of the Faith, Empress of India.

Petition for Probate of the last Will and Testament of (THACKER) PRAGJEE PERAJ, late of Bombay Hindu, deceased.

JETHA PREMJEE, the Executor named in the Will of the said deceased ....Petitioner.

ALL PERSONS claiming to have any interest in the Estate of the abovenamed Deceased, are hereby cited to come and see the Proceedings, if they think fit, before the Grant of Probate.

Witness LYTTLETON HOLYOAKE BAYLEY, Esquire, Acting Chief Justice at Bombay, aforesaid, the 1st Day of August, in the Year of Our Lord, One Thousand Eight Hundred and Ninety-two, and in the Fifty-sixth Year of Our Reign.

The Seal of the High Court at Bombay.

L. N. BANAJI,
Acting Registrar.
W. LANE.
The 1st Day of August, 1892.
JETHA PREMJEE,
Petitioner (In person).

SWIFT AND FARROW,

PUBLIC ACCOUNTANTS, AUDITORS, &c.
ESTATE AND FINANCIAL AGENTS.
RENTS AND DEBTS COLLECTED.
PROPERTIES BOUGHT AND SOLD ON COMMISSION.
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New Consignment at Hand.

LAGARDE & Co.'s

CHAMPAGNE

Equal to any Sold at Rs. 36 per doz. qts.

Rs. 23 per 1 doz. qts.

,, 25 per 2 ,, pints.

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DENISON & CO.,

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CURRENT ACCOUNTS opened, and Interest allowed at 2 per cent. per Annum on the minimum balance, if not drawn below Rs. 500 during the preceding half-year.

FIXED DEPOSITS received subject to 12, 6, or 3 months' notice, at rates to be learnt on application.

BILLS of EXCHANGE and TELEGRAPHIC TRANSFERS on the United Kingdom, Calcutta, and Madras granted at the best rate of the day.

REGULAR FAMILY REMITTANCES arranged, and Pay Pensions, Dividends, &c., realised.

CIRCULAR NOTES issued payable all the World over, Letters of Credit issued by English or American Bankers cashed, Sovereigns and Bank of England Notes bought or sold at favourable rates.

LOANS and CASH CREDITS for long or short periods granted on easy terms, and approved Bills or Cheques discounted.

GOVERNMENT and OTHER SECURITIES bought and sold or received for safe custody.

REGIMENTAL and PERSONAL AGENCY of every description transacted. Passages engaged on best terms possible, Baggage, Cargo, and Parcels shipped or cleared, and orders for Stores and Regimental Requisites executed.

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EVERY YEAR since 1865, the preference shown for STANDARD POLICIES, has been very marked, the NEW BUSINESS having exceeded £1,000,000, sums assured, PER ANNUM—a result maintained uninterruptedly for so long a period by NO OTHER BRITISH OFFICE. The BUSINESS of 1891 was the largest in the History of the Company.

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In connection with LIFE ASSURANCE BUSINESS can be obtained on application to

F. A. PREVOST,
Acting Secretary, Bombay Branch.

NOTICES.

MESSRS. KING, KING & Co. beg to announce, that in view of possible INCONVENIENCE CAUSED to certain Members of the MILITARY and CIVIL SERVICE by the recent SUSPENSION of the New Oriental Bank Corporation, Ld., they are willing to make ADVANCES against Credit Balances on that Bank to Officers and Civilians, on their OPENING CURRENT ACCOUNTS with them.

TO THE PUBLIC OF BOMBAY.

THE Undersigned has made Arrangement always to keep in his Stock Genuine *** BRANDY of Messrs. COMANDON and Co. of Jarnac Cognac, which is of excellent quality and flavour. The Label is Registered at the Stationers' Hall, London. The Selling Price of this Brand is purposely kept moderate to give satisfaction to Buyers who are at liberty to return the Cases if the quality is not approved. Apply to

DHUNJEEBHOY COWASJEE OOMRIGHUR,
Wine and Spirit Merchant,
Opposite Crawford Market.

LAWRENCE'S SPECIFIC FOR LEPROSY

IS one of the best MEDICINES yet discovered for CURE of LEPROSY and other Skin Diseases. Price: Rs. 4. Packing Extra.

LAWRENCE'S RHEUMATIC OIL.

IT is a valuable remedy in Rheumatism, Gout, Sciatica, Lumbago, &c. Price: Re. 1-4. Packing 2 As.

BASU & NEPHEWS,
CHEMISTS AND SOLE AGENTS IN INDIA,
No. 41-2, BAGBAZAR STREET, CALCUTTA.

PRELIMINARY NOTICE.

In the Matter of the Indenture of Trust for the Debenture-Holders of The ALFRED MANUFACTURING COMPANY, LIMITED, dated the 30th day of September, 1890.

NOTICE is hereby given that on FRIDAY, the 23rd day of September, 1892, at 1 of the clock in the afternoon, the Trustees of the abovenamed Indenture, will, pursuant to the power in that behalf vested in them in virtue of the same Indenture, put up for SALE BY PUBLIC AUCTION, in one lot, at the Office of their Solicitors, Messrs. NANU and HORMASJEE, No. 89, Medows Street, within the Fort of Bombay, the Mill property of the abovenamed Company, consisting of Lands, Buildings and Machinery. The Lands admeasure a total area of 5 acres and 35 goontas or thereabouts, and part thereof is held subject to a perpetual rent charge of Rupees 80 per annum and a yearly fee of Rupees 111-4-6 payable to Government, and part under an under lease from Messrs. Greaves, Cotton and Company, for 99 years, out of which only about 13 years have expired at the yearly rent of Rupees 425. The Machinery consists of 20,114 Spindles, 3 Boilers and 2 Engines, one of 20 Nominal Horse Power, and one of 30 Nominal Horse Power, and 150 Looms, all by well known makers, and all other requisite plant and accessories for a Cotton Spinning and Weaving Mill. The premises may be viewed during day time on application to Messrs. Greaves, Cotton and Co., at Broach, and for further particulars and conditions of sale apply after the 15th August next, at the Office of Messrs. Greaves, Cotton and Company, No. 1, Forbes Street, within the Fort, or at the Office of the said Solicitors.—Dated Bombay, this 20th Day of July, 1892.

HERBERT R. GREAVES,
For Self and Co-Trustees.

MRS. BOND,

DIPLOMAED MIDWIFE.

SUCCESSFUL TREATMENT in Gynæcological cases, Uteri diseases, Obstetrics, and all Diseases peculiar to Females.

Has had 19 years' practical experience in most intricate and difficult cases, all of which have been successfully treated.

CAN BE CONSULTED AT ALL HOURS OF THE DAY OR NIGHT.

CONSULTATION FEE, Rs. 2.

CONVEYANCE WILL BE PAID FOR BY PATIENTS IF CONSULTED AT THEIR RESIDENCES.

☞ Strict privacy observed in all cases and contracts for cure entered into.

The highest references will be furnished, if required, from the Leading Physicians of London, Lahore, Calcutta, and Bombay.

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in Magnums, Quarts and Pints.

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From PATTISON ELDER & Co., Leith.
THE "GORDON" BRAND.

One Star		Rs. 32	per doz.
Two ,,	Liqueur	,, 34	,,
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Five ,,	do.	,, 40	,,
Five ,,	Special do.	,, 42	,,

OLD "GLENFARCLAS-GLENLIVET."

One Star	Rs. 28	per doz.
Three ,,	,, 30	,,

Special Terms to Messes, Clubs, and Large Buyers.

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FOR SALE.

NOTICE.

VALUABLE PLOTS of LAND FOR SALE, on Warden Road, facing the Sea, at some distance from the Mahaluxmee Battery. Apply to

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MOORE & CO.'S GREAT ANNUAL CLEARANCE SALE,

COMMENCING WEDNESDAY, JULY 20TH, AND THROUGHOUT AUGUST.

WE shall this year offer the whole of our immense Stock, without any exception, in our Clearance Sale prior to opening our New Stock for the Cold Season. We shall offer reductions of 10 to 50 per cent. presenting unequalled advantages to buyers.

Our Illustrated Monthly Circular, with full descriptions, will be sent free of charge to any address in India.

MOORE & Co., THE CASH TRADERS, CALCUTTA.

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ENGLISH-BUILT Light and Stylish new and second-hand CARRIAGES by well-known makers, of every description, such as Canoe-Shaped Landous, with Patent hoods, C and Under-Spring Victorias, Eliptic Spring Victorias, Half C-Spring Victorias, Office Broughams, Dog-Carts, Gigs, and Cabriolette, Sets of four-in-hand, Double and Single Harnesses, Whips, and Gram and Grass Machines.

Also best real MOCCA COFFEE in bundles of 7 lbs. each, Rs. 6.

Apply to
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THE Undersigned keeps in Stock MISCELLANEOUS STORES for immediate Supply, such as Mills, Ship and Railway Stores, Hardware, Ammunition, Sulphur, Blasting Powder, Fuses, Red Lead, Turpentine, Brushes, Pig Lead, all sorts of Paints, Oil, Varnishes, Ropes of best quality and all sizes, Kerosine Oil, of the well-known Brands, Cocoanut Oil, Castor Oil, and many other articles too numerous to mention.

FOR SALE.

SNOW FLAKE KEROSINE OIL 150°, arrived. A fresh consignment, ex Paul Revere, Rs. 3-12-0 per case wholesale.

Orders for large and small quantities will be attended to.

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Agents for Messrs. Curtis's and Harvey's Gun Powder and Blasting Powder.

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EVERY MODERN IMPROVEMENT.
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MANAGER.—
MR. WALTER GOSDEN.

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RESERVE FUND ....£ 223,000
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12 Months	4½	per cent.	per Annum.
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For shorter periods, terms on application.

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Interest allowed on Current Accounts at 1 Per Cent. on Daily Balances, if not under Rs. 1,000, and not exceeding Rs. 1,00,000.

Money taken on Deposit for fixed Periods on terms to be learnt on Application.

Credits granted on approved Securities, and every Description of Banking and Exchange Business transacted.

Drafts granted on London and the chief commercial places in Europe, India, Australia, America, China, and Japan.

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NATIONAL BANK of INDIA, LIMITED.

SUBSCRIBED CAPITAL...£ 1,000,000.
PAID-UP CAPITAL..........£ 500,000.
RESERVE FUND ....£ 100,000.

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CURRENT ACCOUNTS are opened on which interest is allowed at 2 per cent. per annum on the daily balances when the sum at credit exceeds Rs. 1,000.

When the accrued interest for Six Months does not amount to Rs. 10, no interest is allowed.

DEPOSITS are received for Fixed Periods at Rates of Interest which may be ascertained on application.

BILLS of EXCHANGE payable in the Principal Cities of Europe, India, and Australia, purchased or collected.

DRAFTS issued at the Exchange of the day on the Bank's Head Office and Branches, also on Provincial Towns in Great Britain, on Paris and on the Chief Towns in Australia and New Zealand; and, when required, the Bank will forward the First of Exchange to the payees, free of charge. Remittances may also be sent by telegram.

The Bank undertakes the purchase and sale of Government Securities, Stocks, and Shares, and receives same for safe custody realising Interest and Dividends when due.

H. CHALMERS,
Manager.

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LONDON BANKERS: THE ALLIANCE BANK, LD., Bartholomew Lane.

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Security offered to Depositors.........Rs. 15,00,776
Working Capital .... ,, 1,02,80,996

FIXED DEPOSITS. Monies received for 12, 9, and 6 Months at 5, 4½, and 4 per cent. per annum respectively.

PAY AND PENSION BILLS are collected and Currency Notes or Cheques on Madras, Bombay, and Calcutta are accepted at par for Deposit Account.

2 PER CENT. PER ANNUM is allowed on Current Account Balances and Monies are received, collected, and disbursed free of any charge for commission.

6 PER CENT. PER ANNUM is allowed on Prudential Saving Fund Balances, and the same is compounded half yearly.

4 PER CENT. PER ANNUM is allowed on Sums lodged, awaiting remittal to Europe.

Receipts are made payable to "either or Survivor."

Every description of Loan is granted upon approved Personal security, as well as upon Government Paper, Stocks, Shares, Lands, Buildings, Produce, Invoiced Goods and Jewellery, etc.

A copy of General Rules of Business and Opening Credit forms will be forwarded on application to the Head Office or Branch.

By Order of the Board,
E. F. STRANACK,
Secretary and Treasurer.
Madras, 1st January, 1892.

SCOTT AND Co., M.R.C.V.S., VETERINARY SURGEONS.

HORSE EXAMINATION CERTIFICATES Rs. 10; Examination and Verbal Opinion Rs. 5. Horses standing at livery on Commission sale, Rs. 35 per month, including horse-keeper. Commission on Horses bought and sold, Rs. 17. Up-country commissions towards buying and selling of horses will meet our best attention. Horses broken to single and double harness in the yard, Single, Rs. 15; double, Rs. 30. The Horse-shoeing Forge is under the management of a thoroughly practical English Farrier, and every class of shoeing is done.

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of the Blood, whether the after-effect of Contagious Disease, hereditary taint, or foul matter of any description, are positively carried out of the system by taking "CLARKE'S WORLD-FAMED BLOOD MIXTURE," the great Blood Purifier and Restorer. For cleansing and clearing the Blood from all impurities it cannot be too highly recommended. For Scrofula, Scurvy, Eczema, Skin and Blood Diseases, and Sores of all kinds, it is a never-failing and permanent Cure. It is the only real specific for Gout and Rheumatic Pains for it removes the *cause* from the blood and bones. To be had of Chemists, &c., everywhere at 2s. 9d. and 11s. per bottles Thousands of Testimonials.

ONE BOX OF CLARKE'S B 41 PILLS, warranted to cure all discharges from the Urinary Organs, in either sex (acquired or constitutional), Gravel and Pains in the Back. Guaranteed free from Mercury. Sold in Boxes, 4s. 6d. each, by all Chemists and Patent Medicine Vendors throughout the World. Proprietors: THE LINCOLN AND MIDLAND COUNTIES DRUG COMPANY, Lincoln, England.

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"BAHADUR" CIGARS.

SMOKE, AND YOU WILL ALWAYS ENJOY

BAHADUR REGALIAS	6	inches long,	in boxes of	50
BAHADUR PRINCESSES	5	,,	,,	50
BAHADUR No. 1	4½	,,	,,	100
BAHADUR ,, 2	4	,,	,,	100
BAHADUR ,, 3	3¾	,,	,,	100
BAHADUR MANILLAS	4	,,	,,	100
BAHADUR MORNING WHIFFS	3	,,	,,	200

SOLE MANUFACTURERS AND PROPRIETORS,

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MADRAS.

☞ *N. B.*—Our Factory adjoins our Office, and is, therefore, under our immediate Personal Supervision.

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THE

INDIAN TRAVELLERS' GUIDE

FOR AUGUST, 1892.

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LUMINOUS PHOSPHORUS.

The Only Forms known to be a Safe and Certain Cure
ARE THE PILLS PREPARED BY THE ORIGINAL MAKERS,

H. & T. KIRBY & Co., LD.,

Which have been CONSTANTLY PRESCRIBED by the MOST EMINENT PHYSICIANS with great success for the last TWENTY YEARS.

PURCHASERS ARE CAUTIONED AGAINST FRAUDULENT IMITATIONS. Pills which cost the dealer only one-fourth the Price of KIRBY'S, ARE CONSTANTLY PALMED OFF AS GENUINE. Buy in ORIGINAL BOTTLES ONLY, and see that each Bottle carries OUR TRADE MARK.

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(Dr. KIRBY's Formula, No. 5), containing 1-20th gr. Phosphorus.

Dr. KIRBY says: "Experience fully warrants the administration of Phosphorus in this dose" in severe attacks of Neuralgia and cases of extreme Nervous Exhaustion; it gives excellent results, taken with food three or four times a day.

PHOSPHORUS AND QUININE PILLS.

(Dr. KIRBY's Formula, No. 3), containing 1-50th gr. Phosphorus.

This is a valuable combination of two powerful restoratives. As a *nutrient tonic* it gives power to the brain and spinal cord, imparts tone to the digestive organs, increases functional activity and improves the condition of the whole system. It is largely employed in India during convalescent stages of intermittent and remittent fevers. It is an excellent remedy for *Malaise* induced by the climate, and is a good prophylactic against *Malaria.*

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(Dr. KIRBY's Formula, No. 7), containing 1-50th gr. Phosphorus.

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PHOSPHORUS AND NUX VOMICA PILLS.

(Dr. KIRBY's Formula No. 6), containing 1-33rd gr. Phosphorus.

This combination is useful in all the cases named above, but especially in cases of feeble digestion and *loss of power,* following excesses. Taken regularly with food for a few weeks it has a powerfully renovating effect on broken-down constitutions.

PHOSPHORUS, QUININE AND NUX VOMICA PILLS.

(Dr. KIRBY's Formula, No. 4), containing 1-50th gr. Phosphorus.

The use of this combination will be gathered from what has been said of the previous Formulæ, Nos. 3 and 6.

For a similar combination with Iron, see No. 9.

COMPOUND PHOSPHORUS PILLS.

(Dr. KIRBY's Formula, No. 9), containing 1-50th gr. Phosphorus, with Iron, Quinine and Strychnia.

This combination of nerve tonics has a very large application It is efficacious in all disorders which are characterised by impoverished blood and diminished nerve power, especially in that low condition of the general health which is induced by overwork, dissipation, and excesses of various kinds. In this state iron and phosphorus is strongly indicated. In Constitutional Syphilis it has a high remedial power, by improving the condition of the blood and by stimulating its regenerative power. It is exceedingly energising and strength-giving. As a tonic for convalescents recovering from fever and other exhausting diseases it is unequalled.

STRONG PHOSPHORUS, IRON, QUININE AND NUX VOMICA PILLS.

(Dr. KIRBY's Formula, No. 17), containing 1-25th gr. Phosphorus.

This is double the strength of No. 9 as regards Phosphorus and Quinine, and therefore should be prescribed *only* in cases where the larger dose of Phosphorus is needed.

PHOSPHORUS, CANTHARIDES & NUX VOMICA PILLS.

(Dr. KIRBY's Formula, No 20), containing 1-33rd gr. Phosphorus.

This pill produces no irritation of the gastro-intestinal mucous membrane, but operates as a gentle stimulant to the genito-urinal organs. It is especially useful in premature failure of power, induced by passive discharges due to debility. It is useful also as a *stimulating emmenagogue* in obstinate cases of *Amenorrhœa, Leucorrhœa,* and *Atony of the Uterus.*

Formula No. 30 contains Iron, and as a tonic is most suitable for *feeble, anæmic* females.

PHOSPHORUS AND DAMIANA PILLS.

(Dr. KIRBY's Formula, No. 34), containing 1-33rd gr. Phosphorus.

The Extract in this pill is made from the True Damiana Plant ("*Turnera Aphrodisiaca*"), and is a valuable aid to Phosphorus when required as a remedy for impotence.

The above may be obtained from our appointed Agents in Bottles, 3/-, 5/- and 10/- each (English money the 10/-Bottle containing sufficient for a course of four weeks. Two 10/-Bottles may be obtained direct from our laboratory, carriage paid to any post town in India or Australia, by remitting us a Post Office order for 21/-.

AGENTS: CALCUTTA—SMITH, STANISTREET & Co.; BOMBAY AND POONA—TREACHER & Co., Limited; BOMBAY—F. S. MADON & Co.; ALLAHABAD—LYELL & Co.; MADRAS—E. W. SMITH & Co.; UMBALLA & KASAULI—BALL, HOBSON & Co.; RANGOON—DE SOUZA & Co.; SIMLA AND LAHORE—E. PLOMER & Co.

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ROYAL INSURANCE COMPANY.

CAPITAL—£3,000,000.

Absolute Security Funds now exceed ...£8,486,434
Funds invested in the best and safest Securities amount to £7,894,357

FIRE BRANCH.

POLICIES COVERING RISK on MERCHANDISE BUILDINGS, SPINNING MILLS, COTTON and JUTE PRESSES, SHOPS, BUNGALOWS, HOUSEHOLD FURNITURE, HOTELS and CLUBS, both in BOMBAY and in the MOFUSSIL, granted on most favorable Terms. COALS on the BUNDERS and KEROSINE OIL also covered.

Fire Premium for	1875	£742,553
,,	1880	£833,078
,,	1885	£966,107
,,	1891	£1,607,030

NATIVE LIVES ASSURED AT EUROPEAN RATES.

LARGE REDUCTION IN RATES.

POLICIES granted by the Undersigned without reference to Head Office on APPROVED LIVES. MILITARY LIVES in CIVIL EMPLOY have extra Premium returned.

ENDOWMENT ASSURANCES payable at Fixed Periods on Adults and Children on very Favourable Terms.

LAST REVERSIONARY BONUS 7½ Per Cent.

REDUCTION to EUROPEAN RATES when Assured leave either Alexandria or Port Said.

ACCUMULATED LIFE AND ANNUITY FUNDS now amount to............ £4,546,577
TOTAL ACCUMULATED FUNDS..£7,894,357

GROWTH OF FUNDS.

1881..............£4,673,299 | 1891 ....£7,894,357
1886..............£5,672,041 |
Increase of Funds in 10 years £3,221,058

THOMAS H. MOORE & Co.,
Agents, Royal Insurance Company.
Hummum Street.

FIRE INSURANCE.

		Exclusive Reserve Fund.
The NORTHERN ASSURANCE Co., CAPITAL	£	3,000,000
The GENERAL INSURANCE Co., CAPITAL, inclg. RESERVE FUND.,	,,	3,000,000
The TRANSATLANTIC FIRE INSURANCE Co., CAPITAL	M	6,000,000
The NORTH GERMAN FIRE INSURANCE Co., CAPITAL	,,	7,500,000
The HAMBURG-BREMEN FIRE INSURANCE Co.. CAPITAL	,,	6,000,000
The FIRE INSURANCE Co., of 1877, CAPITAL	,,	2,600,000
The BALOISE FIRE INSURANCE Co., CAPITAL	Frs	10,000,000
The BATAVIA FIRE INSURANCE Co., CAPITAL	Fl	3,000,000
The SAMARANG FIRE INSURANCE Co., CAPITAL	,,	2,000,000
The FIRE INSURANCE Co., "INSULINDE." CAPITAL	,,	1,000,000

MARINE INSURANCE.

The GENERAL MARINE INSURANCE Co., CAPITAL, inclg. RESERVE FUND	£	3,000,000
The NEW SWISS-LLOYD TRANSPORT INSURANCE Co., CAPITAL,	Frs	4,000,000
The BATAVIA MARINE INSURANCE Co., CAPITAL	Fl	3,000,000
The SAMARANG MARINE INSURANCE Co., CAPITAL	,,	2,000,000
The BAVARIAN LLOYD MARINE INSURANCE Co., Lt., CAPITAL ...	M	4,000,000

The FIRE and MARINE INSURANCE in the above Companies apply to the UNDERSIGNED, who can offer all FACILITIES and most FAVOURABLE TERMS. Rates and other particulars can be obtained on application.

VOLKART BROTHERS,
Agents.

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SEVENTEENTH ANNUAL REPORT (1891)
OF THE

ORIENTAL LIFE OFFICE:

A Record of Substantial Progress.

NEW BUSINESS DURING 1891:

2,416 Life Proposals for Rs. 75,40,316.

FUNDS INCREASED LAST YEAR BY
Rs. 8,49,769-6-10.

TOTAL BUSINESS.

Over 347 Lakhs of Rupees.

THE PREMIUMS are so moderate that an Assurance of Rs. 5,000 (under the Company's NEW PLAN) may generally be secured for the Yearly Payment, which usually would be charged for Rs. 3,000 only. NINETY PER CENT. OF THE PROFITS ARE DIVIDED amongst the Assured every three years.

UNQUESTIONABLE SECURITY,
ENTIRE DIRECTION IN INDIA.
NATIVE LIVES AT EUROPEAN RATES.
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INDIAN INDUSTRY,

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BOMBAY.

TO-DAY.

Municipal Corporation, 3 p.m.
Municipal Election Nominations, Fort Ward, Municipal Office.

VESSEL ARRIVED.—The steamer Naderi arrived yesterday from Jedda, &c.

VESSELS SAILED.—The following vessels sailed yesterday:—Lombardy (s), for China, &c.; Karagola (s), and Branksome Hall (s), Karachi; and Hispania (s), Liverpool.

DR. DA GAMA.—Dr. J. A. da Gama, who had been to Goa for a brief holiday, returned to Bombay yesterday, and took over charge of the Eye Dispensary at Girgaum.

TO HOUSEWIVES.—A circular advertisement, distributed with our to-day's issue, tells of a work which, the author claims, teems with information on countless subjects.

BOMBAY GYMKHANA MUD SPORTS.—These sports which were to have come off yesterday evening, on the Marine Lines ground, had to be abandoned, owing tothe condition of the ground.

A MISSING WIFE.—Tookaram Jothee, residing at Dana Bunder, reports that his wife, Yesee, aged about twenty-two, left his house, on Tuesday morning, and has not since returned. She had gold ornaments on her person, valued at Rs. 68.

THEFT OF A REVOLVER.—Mr. A. H. Witter, residing at De Lisle Road, has made a report that a small six-chamber revolver and 12 pin-fire cartridges, valued at Rs. 10, were stolen, from his premises, within the last three months, during his absence.

SIR MUNGULDAS NATHUBHOY WALKESHWAR CHARITABLE DISPENSARY.—The total number of patients treated in this dispensary during the month of July last was 856. Of these 308 were new admissions. The average daily attendance was 34.

INSOLVENCY COURT.—At a sitting of the Insolvency Court, yesterday, Mr. Russell, instructed by Mr. C. D. Shroff, on behalf of Dinshah Burjorjee, a creditor of the insolvent Peerbhoy Rahimbhoy, applied for a rule *nisi* calling upon the insolvent to show cause why the interim order granted on the 3rd instant should not be set aside, on the ground that the insolvent had made misrepresentations in obtaining his interim order. The learned counsel said that the Court had the power, under Section 13 of the Insolvency Act, to recall or renew the order. The rule was granted, and was made returnable next Wednesday.

SCALDED TO DEATH.—An inquest was held, yesterday afternoon, at the Lady Jamsetjee Road, Mahim, on the body of a Powni, a Goanese girl, about five years of age, who died from scalds received from boiling water. On Monday afternoon, the girl, while playing near the fire-place, in her parent's house, accidentally upset a pot of boiling water on herself. She was badly scalded on her arm, neck, chest, and legs. She was taken to the Mahim Charitable Dispensary, where she subsequently died. A verdict of death from scalds was recorded.

THEFT AT FRERE FLETCHER SCHOOL.—At the Esplanade Police Court, yesterday, Ebraim Alladina, a reputed thief, was charged before Mr. W. Webb, Third Presidency Magistrate, with the theft of six shirts, valued at Rs. 6, from the Frere Fletcher School, and belonging to Mrs. Rix, superintendent of the school. On the Mohurram day, the accused went to the school and inquired of one Narayan whether he knew where the *malee* had gone. Narayan told him where the *malee* had gone. The accused then entered the school-room, and walked away with the shirts. When the *malee* returned he found the shirts missing, and on enquiry he learnt that the accused had called at the place in his absence. The *malee* suspected the accused of the theft and went in search of him, and on finding the shirts in his possession he had the accused arrested by the police. The accused admitted five previous convictions. The Magistrate convicted Ebraim on the evidence, and sentenced him to one year's rigorous imprisonment.

BOMBAY TRAMWAY COMPANY, LIMITED.—The following are the winning numbers for the month of July, 1892. 2 prizes of Rs. 100 each, and 15 of Rs. 10 each, which must be claimed within the current month:—

Rs. 100 Prizes.			As.	Nos.
Green	Line	Down	2	C382322
Special	„	„	1	H983167
Rs. 10 Prizes.			**As.**	**Nos.**
Green	„	„	2	C385120
„	„	„	„	C382977
Yellow	„	„	1¼	C476948
Lavender	„	„	„	C316166
„	„	Up	„	C136348
Special	„	Down	1	D125653
„	„	Up	„	G829126
Green	„	„	„	F256360
Yellow	„	„	„	D899428
„	„	„	„	E886057
Brown	„	„	„	E048880
Special	„	Down	¼	C977253
Lavender	„	Up	„	C368945
Rose	„	„	„	C066346
„	„	„	„	C063914

RANGERS' RUGBY FOOTBALL CLUB.

THERE will be a game, this evening, on the Cooperage ground. The kick-off will be at 5-30 p.m. Sides as follows:—

WHITES.		COLORS.
A N Other	Back	A N Other
T Reed A N Other W Ballantyne	¾	J W Greahy A N Other A P O'Brien
G F Lund J Fido	½	A Hawkins G Kelly
C H Brierley J E P White E C Good F Blodwell H Sealy A J White F Brewin V B Simmonds C Simmonds	Forwards.	H C Fido J A G Fido J W Roberts J Walton R Honner G Morrod A Sohn W Buckle J Guyman

TELEGRAPHIC WEATHER REPORT.

SIMLA, AUG. 10.

The barometer has fallen briskly in the west of the Punjab and Upper Sind, and slowly over the greater part of the north-west of India, risen elsewhere, but with no practical change in distribution. Winds blow generally from normal to monsoon in directions, but easterly in current up the Gangetic plain, contracting force of monsoon. Moderate temperature has fallen in Behar and east of the North-West Provinces and has generally risen in other Provinces. The mean temperature is below the normal except in central stations. Rainfall has been general in Burma, Assam, and Bengal. Except Lower Bengal, Behar North-West Provinces east of the Punjab, hill stations, west of the Peninsula and the Central Provinces elsewhere the fall has been scattered and light. Patna received five, Rangoon and Mussoorie over three inches. Moderate rain has fallen in Dehra, Chakrata, Mormugao, and Ratnagiry, where over two inches of rain has fallen.

TELEGRAPHIC LINE REPORTS.

AUGUST 10.

STATE OF INTERNATIONAL COMMUNICATION.

GREAT BRITAIN.—Via Teheran, perfect. Via Turkey, perfect. Via Suez, perfect.
CONTINENT OF EUROPE.—Via Teheran, perfect. Via Turkey perfect. Via Suez, perfect.
AMERICA.—Via Brest, perfect. Via Valentia, perfect. Via Direct Cable, perfect.
AUSTRALIA.—Via Penang, perfect. Via Amoor, perfect.
CHINA.—Via Penang, perfect. Via Amoor perfect.
AFRICA.—Via Aden, perfect. Via Cadiz-Teneriffe, perfect. Via Lisbon-St. Vincent, perfect.

At present telegrams in code language cannot be accepted for Blagowestchensk and Possiet.

Telegrams for Salvador except Libertad can be accepted only at sender's risk.

Secret language in telegrams for Kotonou is temporarily prohibited.

The Moulmein route to Siam interrupted beyond Indian frontier.

Communication with Burma restored on one line only.

Mauritius and Madagascar Mail closes at Aden at or about 6 a.m. on Thursday, the 11th instant.

Mails for Persian Gulf, except Gwadur and Jask, closes at Karachi at 9 a.m. on Thursday, 11th instant.

THERMOMETER READINGS.

TUESDAY, AUGUST 9.

10 p.m. ... 78·2

WEDNESDAY NIGHT, AUGUST 10.

6 a.m. ... 79·3
10 a.m. ... 80·2
2 p.m. ... 78·1
4 p.m. ... 79·5

IT is the privilege of the Irish Lord Lieutenant to kiss ladies presented at the Vice-Regal Drawing Rooms, a form of etiquette maintained since its introduction by George IV. The widowed Marchioness of Drogheda is said to be the only Irish peeress who invariably declined the honour.

THE RAIN SPECULATION.

AT the Esplanade Police Court yesterday, Khanjee Bhimjee and Dossabhoy Eduljee again appeared before Mr. Cooper, Chief Presidency Magistrate, to answer a summons taken out against them by Superintendent Grennan on a charge of gambling and keeping a common gambling-house, at Bhuleswar, in contravention of the provisions of Act IV. of 1887. Mr. Little, Public Prosecutor, appeared for the Crown. Mr. Inverarity, with Mr. Russell, instructed by Mr. Roughton, of the firm of Messrs. Roughton and Byrne, defended the accused.

It will be remembered that the case was adjourned on the last occasion for the attendance of Govardhandass Narsidass, whom Mr. Inverarity was anxious to cross-examine. The witness having failed to attend the Court yesterday, Mr. Inverarity asked his Worship to strike out his evidence under Section 432.

Mr. Cooper said that that was a very important case, and if Mr. Little wished to call another witness in place of Govardhandass, his Worship was willing to give him an opportunity to do so or to adjourn the case until Govardhandass returned to Bombay.

Mr. Little said that it was not his duty to call Goverdhandas as he had closed his case. It was the duty of the defence to call him, as Mr. Roughton had declined to cross-examine the witness when he had an opportunity to do so.

The Magistrate said that as he had allowed the cross-examination of the witness to stand over, and as the witness had not appeared, and the Public Prosecutor said that he had closed his case, he struck out the evidence of the witness. His Worship only mentioned that this was a very important case and would in any case go before the High Court in appeal, and so his Worship thought it would be desirable if the shortest way to get the opinion of the High Court was adopted. His Worship desired to state the legal question to the High Court and to have the opinion of the High Court and the legal judgment and the argument.

Mr. Little said he had no objection to the case being referred to the High Court, provided the rain-speculation was stopped meanwhile.

The Magistrate's view of the case was not unfavourable to the accused, and his Worship called upon Mr. Little to state his arguments.

Mr. Little said that in the first instance he contended that the clock was one of the articles of gaming, and so was the roof from which the rain fell. It was not necessary that the instrument should be inside the premises if they were used in the premises. He also contended that the stakes, that is, the money or deposit that is kept with the stall-keeper were also articles used as the subject of gaming, and so were the books in which the bets and deposits were registered.

Mr. Inverarity denied that the accused were the owners of the place. They were simply the nominees of other persons. He contended that the place where betting was conducted was not a common gaming-house within the meaning of the Section. He said that by the Act of 1890 instruments of gaming included articles used as subject or means of gaming, but his contention was that instruments of wagering meant those instruments which were specially devised or constructed for the purpose. His Worship had power to make an order to destroy the instruments of gaming under Section 8; but if anybody made a bet as to how many flies would sit on the wall of a house, his Worship could not order the destruction of the wall; and so with other particular cases that came under the same category. The learned counsel referred his Worship to the May number of the Law Reports which contained the decision of Mr. Justice Jardine. He also called his Worship's attention to the case of Watson vs. Martin quoted in Mr. Justice Birdwood's judgment at page 286. The roof was not an instrument for gaming as it was left in its natural state and belonged to another person. If the roof were an instrument of gaming his Worship would have to destroy it. The clock was directly covered by the decision cited by him. It could not be a subject or means of gaming. If a person laid a wager as to whether the nose of a man will be blown off in cleaning it with a certain handkerchief, would the nose and the hankerchief be the means of wagering, and would his Worship order the nose to be destroyed as being the means of wagering? Mr. Inverarity quoted a peculiar illustration of the case by Mr. Justice Jardine. Supposing there was a wager whether a certain man would, within a certain time die after, or recover from, a certain operation to be performed on him by a certain surgeon with a certain knife. Would the knife in that case be an instrument of gaming; if so why should not the surgeon and the patient also be taken as an instrument of gaming. If the surgeon and the patient were taken as instruments of gaming, his Worship had power to do away with them. Mr. Inverarity said that the books were mechanical contrivances to assist the bettors in the operation of betting. They were not instruments of gaming, and in support of his contention he cited the case of Tolid vs. Thomas. The clock was not in any way a peculiar clock, which the witnesses admitted was used for looking at the time and for many other purposes. It was not there for the sole purpose of being used in connection with betting, and hence it was not an instrument of gaming. As Mr. Justice Jardine had said it ought to be proved that there was no other use of the articles except in gaming, and they were specially devised and intended for gaming. A thing practically used for gaming was not a thing that could be called a gaming instrument. It was rather an extraordinary circumstance that Mr. Grennan had instituted these proceedings, although the clocks at the opium and cotton speculation places were just the same as the clock at the rain speculation place. The entry in the book could be considered as the "declaration of the results of the bets." Mr. Inverarity cited the case of Queen-Empress vs. Govind. The instruments of gaming should be the articles intended for gaming, and the word "used" in the Section was used in the sense of intended for gaming. Mr. Inverarity called his Worship's attention to Mr. Justice Parsons remarks, at page 293, of the May number of the Law Report. The betting houses were not defined here as in England, and there was no act here about betting-houses.

His Worship intimated that he would state the case for the opinion of the High Court without the slightest delay, and he would submit his points to Mr. Inverarity and also to Mr. Little for approval, and his decision would be in accordaace with the opinion of the High Court.

THE SOUTH TRAVANCORE DACOITY CASE.

A CORRESPONDENT writes:—"On Thursday, the 28th ultimo, Staff Captain Butler, of the Salvation Army, appeared before Mr. Krishnasawmy Rao, Chief Justice, and Mr. W. Cosby, at the High Court, Trevandrum, and through his Counsel preferred a petition praying that the dacoity case then proceeding in the Nagercoil Session Court before Mr. Jaganatha Rao, might be stopped, and removed to another Court. It appeared from the petition that the petitioner had, while peacefully carrying out his mission in a small Pariah village near Nagercoil been violently assaulted and robbed by a number of Vellalas who came over from a neighbouring village. Fifteen men had been sent for trial by the Magistrate to whom he had made his complaint. He now felt greatly grieved at the way the case was proceeding in the Sessions Court. He had personally undergone a most insulting cross-examination, by the defendant's Counsel as to his religious beliefs and practices, mode of conversion manner living family life, marriage, pecuniary, resources and endowments, &c. The defendant's Counsel, was in spite of the protestations of his own Counsel, allowed to ask any and what questions he pleased while questions by petitioner's Counsel directly bearing on the case, and allowed in the Magistrate's Court, were ruled out of order. So flagrant had matters become that Mr. Lloyd, a highly respected, High Court Pleader, and 16 years Judge of the Sessions Court who had been retained by him, withd [redacted] from the case, stating to the Court at the sa under the circumstances, he failed to could be of any use in the matter Petitioner further complained that the gave was so imperfectly recorded tha to sign it. On his essaying to explai to the Judge he was peremtorily t tongue, and five minutes given him decide whether he would sign it, or go to jail. For these and other reasons which were adduced, the petitioner sought for the removal of the case to another Court. The petition was signed by Mr. Lloyd the petitioner's Counsel in the Sessions Court, who vouched for the truth of the statements contained therein. This gentleman being now in the High Court, was called upon by the Judges for an explanation. Having listened to Mr. Lloyed, their honours decided to stop the proceedings and call for the records of the case, when they promised to decide it on its merits. Tremendous interest is still being evinced in the case.

ONE of the dozen ne'er-do-well baronets who lead a vagabond existence in the colonies has died in the Auckland Benevolent Asylum, New Zealand, says the *Star*, his name was Sir Charles Burdett. Sir Charles Burdett was one of the most incurably Bohemian of the dilapidated English baronets in the colonies. His chronic vagrancy made him familiar with the interior of prisons, and when he was at liberty he picked up a precarious livelihood by gumdigging and doing odd jobs about squatters' stations. He is succeeded in the baronetcy by a boy of twelve who, it is to be hoped, will not prove a chip of the old block.

MR. H. A. HORMARJEE'S INSOLVENCY.

AT a special sitting of the Insolvency Court yesterday, the matter of the insolvency of H. A. Hormarjee (Messrs. B. and A. Hormarjee) was called on for further hearing before the Hon. Mr. Justice Farran. The insolvent's liabilities amounted to Rs. 47,98,591-13-7; the good assets to Rs. 5,13,803-5-8, and the doubtful assets to Rs. 60,014-14-9. The Hon. Mr. Lang, Mr. Jardine and Mr. Russell, instructed by Messrs. Chalk, Walker, and Smetham, appeared for the insolvent; while Mr. Inverarity and Mr. Basil Scott, instructed by Messrs. Craigie, Lynch and Owen, appeared for the opposing creditors, the Chartered Mercantile Bank; while Mr. Scott also appeared for the Chartered Bank of India, Australia and China, the National Bank of India, the Honkong and Shanghai Bank, the Agra Bank, and the New Oriental Bank.

Mr. Lang continued his address in reply on behalf of the insolvent. In referring to the payment of the £5,000 to Elliott and Sons, the learned counsel said he assumed the facts against his client were that he, at the time of the payment, was contemplating insolvency, and had to file his petition. Assuming such to be the fact, it would not bring it under Section 50 of the Act. The payment had been voluntarily made, and therefore could not come under the above Section. A debt could not be fraudulently discharged by being paid; and as regarded the statement that such was not the case, Mr. Lang argued that his learned friend's remarks on the point had been of such a wild description that he did not believe they would be credited by the Court. He submitted that the whole of the opposition, as based upon Section 50, was an entire misconception. The remedy of the creditors, if they had one, was to set aside the payment and recover the money from Elliott and Sons. There was nothing fraudulent in a man, who had many creditors, paying one of them, provided he did so voluntarily. As to the payment having been made in contemplation of bankruptcy, the learned counsel urged that it could not be contended for a moment that, on the 16th April, Hormarjee had any idea of filing his petition, and the learned counsel thought his Lordihip would find from the proceedings that it was not until some considerable time afterwards that the thought entered his mind to do so. No doubt he was in difficulties owing to the fact that he had lost large sums in speculative contracts, but on the morning of that day he had large amounts to his credit. Insolvent had been dealing in large sums during the day and could easily have paid the sum due by him to the Oriental Bank. If while contemplating insolvency, he had wished to show undue preference to Elliot and Sons, he could have sent them the whole of the four lakhs which he had received from the Hongkong and Shanghai Bank. Instead of doing so and paying the whole of the debt due to his firm, insolvent had handed over the four lakhs to the Official Assignee for the benefit of his creditors. Adverting to the insolvent's difficulties, the learned counsel said they had come upon him quite suddenly, as it was only towards the end of 1890 that he went in for the rash forward contracts at high rates, which bearing fruit, he had to pay large sums to the banks. He had had a valuable financial business, which, before the time of the forward contracts, was absolutely safe; and his only chance of loss would have been due to the failure of Matheson and Co. or Hamborough and Co., who were perfectly reliable firms. The insolvent had made a considerable amount of money; and under those circumstances it was easy to understand that he did not at first grasp the situation that he would have to file his petition and give up his business. The learned counsel contended there was no evidence to show that insolvent had given preference or had diminished the amount available for distribution among his creditors. Coming to the subject of the charges of rash trading, the learned counsel remarked that it had been said that Hormarjee had been gambling in exchange, but who were the persons, it might be asked, who brought that charge against him? Why, said the learned counsel, the very people who had themselves engaged in precisely similar gambling transactions; and who having got all the money they could out of him, had now put him in Court. If it had not been for the action of the banks, it would not have been possible for insolvent to have entered into the transactions, which were known for months previously to the bank managers in Bombay and the head offices at home. In support of these remarks, the learned counsel read letters from the manager of the head office of the Chartered Bank in London to Mr. Stiven and to the insolvent in Bombay, in which it was pointed out that the firm of B. and A. Hormarjee were "avowedly speculators in exchange." As it was, it was the banks which had profited by the insolvent's speculation.

The Judge said they would have profited if Hormarjee had paid his debts.

Mr. Lang said they would; but as it was they had now got hold of all his property. The learned counsel said he thought he was justified in saying that the insolvent had been dealing as openly as he could have done, the bank people being perfectly aware of what he had done, and having assisted him to do it. Pointing out the temptations that arose for the insolvent to speculate during the excitement that prevailed in Bombay during the rise of silver in 1891, Mr. Lang remarked the insolvent had lost nearly the whole of his business, and could he be seriously blamed for entering on other transactions in the hope of retrieviag his losses.

The Judge: It was very dangerons for a man who has no money of his own, and nothing to lose if there was a fall in the market.

Mr. Lang argued that the Court must take the whole of the circumstances into consideration. It should be remembered that the insolvent's firm had been in existence for sixty years, and that he was anxious to keep it going. His losses were caused almost entirely by those speculations with the banks, and they had come upon him suddenly. Under these circumstances, it would be very difficult indeed for a man to say: "Well, I have had these losses, I must now pull up and face my creditors and not attempt to retrieve my losses in the slightest degree." The case had to be treated on its merits. The insolvent, believing in the excitement of 1891, thought that he might retrieve his losses by speculating for a rise in the silver market if something that was expected took place in America. He had at the time every expectation of the market going in his favour. The learned counsel submitted that the insolvent was not guilty of any gross conduct, and that he should not be censured for not having closed his business sooner than he had done, as he was justified in trying to retrieve his position. With reference to the retern brokerage," Mr. Lang pointed out that, from the evidence of Mr. Weber, the insolvent did not intend to use the money in his business transactions. There was nothing to show that the money actually belonged to the firm; and in order to prove that he had concealed property from the creditors, the opposing creditors would have to prove that he had hidden the money. The insolvent had explained as far as he could how he had disposed of the items. If he had not concealed the monies somewhere, there was no reason why he should not have entered them in his books.

The Judge: Supposing this was a criminal prosecution, what would be your argument?

Mr. Lang said this was a criminal prosecution underSection 50. That the insolvent did not intend to file his petition was proved by the fact that he had continued to pay money out of the return brokerage to his poor relations. It was difficult to suppose that the insolvent, who had been dealing in millions, would have put by a small sum of about Rs 3,000 a month to form a "nest-egg." Mr. Lang, in conclusion, asked the Court to hold that there was nothing to prevent the discharge of the insolvent.

His Lordship reserved his decision

HIGH COURT.—AUGUST 11.

(Before the Hon'ble Mr. Justice PARSONS.)
Suits for Hearing and Final Disposal.
Postponed Long Causes.

182-92—Ardesir H and D—Ramnarayen Nathooram vs Keshowdas Moolchand and another—Tyabjee D and J—(Part heard.)
290-90—Crawford B and Co—Nandoo Dossa vs Soonderdas Dossa and another—Brown and M—(Part heard.)
263-91—Bicknell and M—Jeelubai alias Jeewanbai vs Bhimrao Atmaram—Ardesir H and D.
[redacted] Ardesir H and D—Byramjee Jeejeebhoy vs Jeeloobai —Bicknell and M.
aldas Raghunathdas vs Vullee- dia and G.
Wassodow Vinayekrao M vs other—Wadia and G.
e State of Hyderabad vs Sirdar wford B and Co.
hunjee Kessowjee vs Dhunbai others—Wadia and G.
234-92—Manshuk J—Jamnadas Gigabhoy vs The Jadowjee Raghowjee M Co—Pestonjee R and K.
247-92—Payne G and S—Ludha Kalianjee vs Chunilal Sakalchand—Edgelow and G.
44-92—Brown and M—Narsumal Shewaldas vs Sulleman Mehta and others—Edgelow and G.

(Before the Hon'ble Mr. Justice FARRAN.)
Suits for Hearing and Final Disposal.
Postponed Long Causes.

235-90—Chitnis M and M—Javerbai vs Kablibai and another—Bhaishunker and K and L, S, F and N.
27-90—Bhaishunker and K—Kublibai vs Javerbai—Chitnis M and M.
392-91—Bhaishunker and K—Kublibai vs Javerbai and another—Little, S, F and N and C M and M.
67-91—M H Khan—Leherchand Luckmichand alias Oojeen vs Bai Javerbai—Craigie, L and O.
364-91—Janardhan and A—Sukhanand Gurmukhral vs Harridas Nathoobhoy.
525-91—Wadia and G—Pochajee Byramjee Battliwalla vs Pherosha Framjee Battliwalla—Chitnis M and M.
164-92—Mansuklal D and J—Bhima Oka and others vs Gangabai and another—In person.
163-92—Little, S, F and N—Goculdas Madhowjee vs Lilladhur Shamjee and others—Muljee and B—B and K—In person.
656-91—Ardesir H and D—F L Latham vs Molvi Abdul Kadur Jetekar and others—Nanu and H and K D Shroff.
258-91—Tyabjee D and J—Fucroodin bin Bapu Saheb Mire Kur and another vs Fuckirmahomed bin Hassum Morekur and another—Ardesir, H and D.

PUBLIC COMPANIES' MEETINGS.

THE PORT CANNING AND LAND IMPROVEMENT COMPANY, LIMITED.

THE twentieth ordinary general meeting of the shareholders of the above company was held yesterday afternoon, at the registered office of the company, at Forbes Street, Fort, under the presidency of Mr. S. S. Solomon. The following directors' report was read and adopted:—Your directors have the pleasure to submit their report together with the audited balance sheet and statement of profit and loss account for the year ending 30th April 1892. The season under report was very unfavourable, the rains being late and scanty in the soonderbuns as in almost all other parts of India. In nearly the whole of October there was no rain whatever, and the drought was followed in November by boisterous weather, which was detrimental to the development of paddy. The crop consequently was very poor. This result greatly interfered with the collection of the company's revenue, and though the price of paddy remained high throughout the year the actual cash receipts were only Rs. 2,30,591, being about Rs. 97,000 less than in the previous year. The land under cultivation shows an increase of 7,329 beeghas, which would have been greater if the season had proved favourable. The present season has commenced well. If it continues propitious to the end, it is expected that about 15,000 beeghas of land which is reclaimed and ready in lots 18,43,134 and 136 will be settled during the current year. The annual revenue also shows an increase of Rs. 10,652 brought about by the progressive rates of rents. This progression will go on, and the increase in the revenue will be continued until the maximum rates are reached. Owing to the short collections mentioned above the debt due by the ryots has considerably increased. Your directors have for some time endeavoured to eliminate from the accounts such items of ryots' debts as represented book balances due by absconded ryots, and the recovery of which depended on the uncertain chance of lands bearing those debts being settled on favourable conditions. Such a gradual settlement is possible only after a succession of several good seasons, but in the meantime the balances have run on from year to year. Last year a large sum of this nature was written off ryots outstanding doubtful debt fund account, and this year a further item amounting to Rs. 27,284-15-9 has also been written off. The amount now appearing in the balance sheet as due by ryots is thus a healthy debt with, as the agent asserts, very little possibility of any portion of it turning out bad. Your directors regret to say that the rice mill remained unengaged during the year. The negotiations mentioned in the previous report did not result in business. Some enquiries are now being made, and it is hoped that an arrangement may be come to before the next working season. The Norton's Tube well has made no substantial progress. The expert from Pondicherry mentioned last year was engaged and has been working on scientific principles. The old 4" bore was abandoned and a new pipe of 8" diameter was fixed in a fresh place and has gone down to the depth of about 400 feet. Within this bore a new pipe of 6" diameter is now being driven in the belief that it will eventually tap a stronger spring of water than the one at present available. The expert, judging from the nature of the different strata through which the pipe has already passed, is of opinion that at the depth of about 700 or 800 feet water will be found with a sufficient force to rise above the level of the ground and give a continuous supply. An expenditure of Rs. 40,758-7-3 was incurred during the year in carrying on towards completion the reclamation works which had been taken in hand previously. About 50,000 beeghas of land still remain unreclaimed, but your directors do not think of undertaking any fresh works until all the land already reclaimed is fully settled. It will be observed from the balance sheet that Rs. 2,750 and Rs. 512, being the pottah salamy collected during the year, and the amount of forfeited eleventh dividend, have been added to the reserve fund. The following sums have been transferred from the profit and loss account:—Rs. 500 to the credit of moveable property for depreciation; Rs. 8,107-0-6 to credit of boring operation account. Rs. 12,408 to the reserve fund and ryots' outstanding doubtful debt fund for interest on these items; Rs. 10,390 to credit of the reserve fund, and Rs. 14,424-15-9 to credit of ryots' outstanding doubtful debt fund, leaving these two funds standing at Rs. 2,00,000, and Rs. 20,000 respectively. After making these appropriations the balance to the credit of profit and loss account is Rs. 1,13,161-13-4. Your directors recommend that a dividend at the rate of Rs. 18 per share be declared, absorbing Rs. 1,08,000, and that the balance, Rs. 5,161-13-4, be carried forward to next year's account. Messrs. Jehangheer Hormusji and Dayabhoy Tapidass, two of the directors, retire from the board by rotation but are eligible for reelection. The shareholders have to appoint two directors in the place of those retiring and two auditors for the year ending 30th April, 1893.

A dividend at the rate of Rs. 18 per share, as recommended in the directors' report, was declared payable on and after the 18th instant. Messrs. Dayabhoy Tapidas and Jehangir Hormusji were re elected directors of the company. Messrs. Cursetji C. Mody and Mervanjee Sorabjee Jamsetjee were re-appointed auditors of the company on a remuneration of Rs. 125 each. A cordial vote of thanks to the directors, agents, secretaries and the chairman, for their able and satisfactory management was tendered by the shareholders.

THE SUN MILLS, LIMITED.

THE fifth ordinary general meeting of the shareholders of the above company was held yesterday at the registered office of the company at Mint Road. Mr. Ashur Verjee presided. The following directors' report was unanimously adopted:—Your directors regret to have to inform you on this occasion of the death of one of their colleagues, Mr. Vussonjee Shamjee, which sad event took place on the 30th May last. He was connected with our company ever since its formation and took an active part in its affairs. As will be seen from the statement of accounts your company has made a net profit of Rs. 53,456-7-2 for the year under report, which together with the balance of Rs. 483-8-1 brought forward from last year's account amounts to Rs. 53,939-15-3, out of this sum we have already paid Rs. 20,250 as ad-interim dividend for the half year ending 31st December 1891, and propose that the balance of Rs. 33,689-15-3 be dealt with as follows:—To pay a dividend on 1620 shares at the rate of Rs. 12-8 per share, Rs. 20,250; to add to reserve fund, Rs. 10,000; to carry forward to next year's account, Rs. 3,439-15-3; total Rs. 33,689-15-3. Your directors have to inform you that they have purchased a second boiler for the mills, which is now being put up, and will be ready for use in a few days. Your mill premises, machinery and stock are insured for Rs. 7,61,000. A dividend of Rs. 12-8 per share was declared. Mr. Kesowjee Veerjee, who retired from the board by rotation, was unanimously re-elected, and Mr. Moroba Narayan was re-elected an auditor on a remuneration of Rs. 150. After a usual vote of thanks to the chairman the proceedings terminated.

THE KHANGAUM COTTON PRESSING COMPANY, LIMITED.

AN extraordinary general meeting of the shareholders of the above company was held yesterday afternoon, at the registered office of the company, at No. 28, Meadows Street, Fort. Mr. A. Bruel, presided. The following special resolution was put before the meeting and unanimously carried:—"That the capital of the company be reduced from Rs. 1,08,000, divided into 240 shares of Rs. 450, to Rs. 96,000, divided into 240 shares of Rs. 400 each, and that such resolution be effected by returning to the holders of the 240 shares that have been issued paid-up capital to the extent of Rs. 50 per share, and by reducing the nominal amount of all the shares from Rs. 450 to Rs. 400."

The usual vote of thanks to the chairman, terminated the proceedings of the meeting.

MILITARY NEWS.

CAPTAIN A. A. J. JOHNSTONE, 5th Punjab Infantry, is appointed unpaid Attache in the Intelligence Branch at Head-quarters.

CAPTAIN D. J. T. O'BRIEN and H. Trevor and Lieutenant J. L. R. Gordon will accompany the Detachment of the 15th Sikhs proceeding to Gilgit.

THE Secretary of State has approved of the grant of a special additional pension of Rs. 140 a month to Risaldar-Major, Jafar Ali Khan, C. I. E., Sirdar Bahadur, late of the 3rd Punjab Cavalry.

CAPTAIN E. VANSITTART, District Recruiting Officer is granted 60 days' privilege leave to Mussoorie; and Major A. H. Callwell, Royal Artillery, two months and 13 days' leave to Australia, on private affairs.

JEMADAR HARI SINGH of the Bhamo Military Police is to be admitted to the 3rd class of the Order of Merit for the gallantry displayed by him when accompanying Lieutenant MacMunn, R. A., from Myitkhana to Sadon.

THE following appointments are sanctioned:—2nd Durham Light Infantry.—Captain H. de B. DeLisle to be Adjutant. 8th Bengal Cavalry.—Captains J. de C. D. Mead and J. M. Carpendale, Squadron Commanders, to move up in grade succession, vice MacCall retired; and Lieutenant W. M. Carpendale to be Squadron Commander. 2-1st Gurkhas.—Captain C. H. Powell, 1-1st Gurkhas, to officiate as 2nd-in-Command. 2-2nd Gurkhas.—Major F. R. Begbie to be Commandant, vice Nicolay retired; Captain L. M. M. Hall to be 2nd-in-Command; Captain F. P. Hutchinson to be Wing Commander; and Lieutenant B. Staachey, from 1st Battalion, to be Wing Officer.

MARRIAGE OF MISS COOKE.

The marriage of Lieutenant Thomas Aylett Harrison, Adjutant of the 25th Bombay Rifles, third son of the late Mr. Edward Harrison, of the Bengal Civil Service, with Miss May Cooke, the younger daughter of Dr. Theodore Cooke, C. I. E., of the Bombay Educational Department, and Principal of the College of Science, Poona, was solemnised yesterday afternoon at All Saints' Church, Kirkee, in the presenee of a large and distinguished gathering, among whom were his Excellency the Governor, the two Members of Council and the General Commanding the District. Several kind friends—Miss Thomson, Miss Meakin, Miss Hughes, the Misses Shuttleworth, Mr. Shuttleworth, Mr. Betham, and Mr. Woodrow among the number—had helped to decorate the little church which was very prettily done up. The bride looked charming in her ivory white satin dress, with a long train in continuation of a Watteau pleat from the back on the neck; the front of the skirt was trimmed with Limerick lace flounces festooned with orange blossoms, the bodice and sleeve being trimmed to correspond; she wore a tulle veil and orange blossom wreath, but no ornaments of any kind, and carried a beautiful bouquet of white roses, myrtle and stephanotis tied with long streamers of white ribbon. She entered the church precisely at 4 p.m., leaning on the arm of her father, and was joined at the altar by Mr. Harrison, who was attended by Lieutenant Lockhart-Mure, of the 4th Bombay Cavalry (Poona Horse), who was his bestman. The three bridesmaids were Miss Kirkham, Miss Nora Shuttleworth add Mrs. Laura Davidson—the two latter being little girls. The bridesmaids were dressed in pale pink India muslin, trimmed with white lace, and hats trimmed with pink ribbon and hawthorn. They each wore a gold brooch, the gift of the bridegroom, who had especially designed them; the brooches were crossed rifles surmounted with the figure "25" representing the regiment to which Mr. Harrison belongs, and had engraved upon them the initials of the bride and bridegroom, "T. M. H." Miss Kirkham carried a pretty bouquet of pink and white roses, while the two little girls carried baskets of white and pink flowers tied with pink and white ribbons. In the absence of the Revd. L. M. Haslope, M.A., Chaplain of Kirkee, who is, we regret to learn, a patient in the Sassoon General Hospital suffering from enteric fever, the Revd. J. H. Beck, M.A., Chaplain of St. Mary's Church, Poona, officiated. The service was fully choral, the singing was well rendered by a choir, consisting for the most part of friends of the family, organised for the occasion by Mrs. Hutchinson, who herself presided at the small organ. The ceremony over, and the marriage register having been duly signed, the wedding party re-assembled at the College of Science, where Dr. and Mrs. Theodore Cooke held a reception.

The guests present included his Excellency the Governor, the Hon'ble Sir Charles Pritchard, K.C.I.E., C.S.I., the Hon'ble Mr. and Mrs. Birdwood, Khan Bahadur Akbar Ali, Dr. and Mrs Anderson, Major-General Blundell-Hollinshead-Blundell, Col. Bisset, R.E., C.I.E., and Mrs. Bissett, Surg.-Major and Mrs. Barren, Mr. and Mrs. Barrett, Mr. and Mrs. Batty, Mr. and Mrs. Bain, Col. G. W. Borradaile, R.A., C.B., Mrs. and Miss Borradaile, Surg.-Maj. and Miss Bull, Mrs. Betham, Mr. R. M. Betham, Mr. and Mrs. W. G. Betham, Lieut T. X. Britten, Lieut Bayly, R.A., the Misses Bernard, the Rev. J. H. Beck, Mr. C. T. Burke, Mr. Vernon-Cooke, Dr. and Mrs. Clarkson, Capt. and Mrs. Chapman, Col. and Mrs. Caldecott, Mr. Chatfield, Lieut. Clery, Mrs. R. H. Cama, Capt. E. H. Cox, A.D. C., Mr. W. H. Crowe, C. S., Doctor Sirdar Khan Bahadoor Dastoor Hoshang Jamaspji, Mr. and Mrs. Davidson, Mrs. and Miss Dinshah Parakh Major. and Mrs. Dobbs, Captain and Mrs. DeButts, Mr. S. W. Edgerley, C. S., Col. Firebrace, R. E., Miss Ferguson, Lieut. Ford, R. H. A., Col. Fagan, Lieut. Fraser, R.E., Mr. and Mrs. Fletcher, Col. and Mrs. Goldsmith Mr. Goldsmid, Col. P. H. Greig, R. A., Mr. F Gleadow, Capt. Gordon, Mr. B. V. Gokhle, Brig. Genl. & Mrs. Hogg, Col. Hill, R.E., Miss Hurfurd, Col. and Mrs. Hutchinson, Col. and Mrs. Humfrey, Mr. and Mrs. Hatch, Mr. Hargrave, Surg.-Lt.-Col. Hay, the Rev. J. A. Harriss, Mr. Hudson, Brig.-Surg.-Lt.-Col. and Miss Hughes, Capt. and Mrs. Jellett, Capt. and Mrs. Turner-Jones, Col. and Mrs. Jones, Sir Jamsetjee Jejeebhoy, Bart., and Miss Jejeebhoy, Mr. Kurkaray, Col. Leach, R. E., D.S.O., Mr., Mrs. and Miss Kirkham, Dr. Lingard, Mr. and Mrs. Le-Quesne, Mr. Lee-Warner, C.S., Mr. T. Le Mesurier, Lt. and Mrs. Morice, Major and Mrs. Macpherson, Mr. Morison, C. S., Mr. Moriarty, C. S., Miss Merewether, Surg.-Major Martin, Colonel C. A. Moore, Lieut. and Mrs. Marlow, Mr. Maidment, Mr. H. G. and Miss Meakin, Mr. Naigaumwalla, Major, Mrs. and Miss Nuthall, The Rev. W. L. Nanson, Mrs. Oxenham, Lieut.-Genl., Mrs. and the Misses Pottinger, Mr. and Mrs. Hastings Page, Capt. Poore, A. D. C., Mr. B. H. Pavri, Mr. Porteous, C. S., Mr. and Mrs. Prior, Capt. and Mrs. Passy, Col. F. W. Rhodes, D. S. O., Mr. E. K. Reinold, Mr. G. W. Reid, C. S., and Mrs. Reid, Miss Russell, M. D., Mr. Royal, Mr. and Mrs. Selby, Mr. and Mrs. Scannell, Capt. and Mrs. Stannard, Col. and Mrs. Spring, Mr. Seddon, C. S., Lieut. Skey, R. E., Capt. and Mrs. Stuart, Lieut. B. F. B. Stuart, Mr., Mrs. and Miss Suttleworth, Surgeon-Lt.-Col. and Mrs. Salaman, Mr. Sanger, Colonel and Mrs. Stopford, Mr. Symonds, C. S., the Rev. W. E. Scott, Major and Mrs. Newnham Smith, Surg.-Major and Mrs. Street, Miss Thomson, Lt. Tulloch, R. A., Col. and Mrs. Tytler, Lt. Tytler, Dr. A W. Thomson, Capt B. Upperton, A. D. C., Mr. Willaume, Mr. and Mrs. Williams, Lieut. Waddington, R. A., Surg-Major-Genl. and Mrs. Webb, Col. R. Westmacott, C. B., D. S. O., and Mrs. Westmacott, Capt. Wedderburn, R. A., Mr. Woodrow, Major and Mrs. Welch, Mrs. and the Misses Wadia, Mrs. and Miss Whyte, Mr. and Mrs. Fred. Young, and 16 Natve Officers, 25th Bombay Rifles.—"Deccan Herald."

SHIPPING INTELLIGENCE.

THE Hall Line s s Branksome Hall, 2,494 tons, Captain C Barnes, cleared yesterday for Marseilles and Liverpool via Karachi, with a general cargo and 2 deck passengers.

THE Anchor Line s s Hispania, 2,213 ton, Captain S Abrey, sailed yesterday for Marseilles and Liverpool, with a general cargo and the following passengers:—Lieut Hickley, Mrs Hickley, infant and ayah, Mr Moore, Mr J Pollen, Lieut Widdicombe, Captain Lushington, Mrs Stanton, Lieut Ennis, Mrs Barrett, Mr Lloyd, Mr Walker, Mrs Walker, child and servant, Lieut-Col Armstrong, Mrs Armstrong and child and Mr Allen.

VESSELS IN DOCKS.—AUGUST 10.

PRINCE'S DOCK.

Vessels.	Tons.	Captains.	Sheds.	Company or Agents.
S.S. City of Edinburg	2102	Frame	A	Sir C Forbes & Co
„ Congo	1892	....	B	F Muir & Co
„ King Arthur	1047	Fairweather.	C	B & P S N Co
„ Mobile	916	McAdam	D	B & P S N Co
„ Bormida	1499	Sussini	E	F Bozzoni
„ Akbar	1441	Baldwin	F	H Cassum
„ Taif	874	Hannah	G	H Cassum
H M I M S Magdala	...	......	H J	Government
S.S. Swordsman	719	Nacoda	K	A Munjee
„ Somali	...	Francis	L	V Ebrahim
„ Brahmani	...	Nacoda	M	Shepherd & Co
„ Ganges	4168	Alderton	M	P & O Co
„ Trevorian	1448	Hodge	O	R Brothers
„ Manica	1779	Biggs	P	F Muir & Co
„ Caradale	2269	Dickman	Q	W& A Graham &Co

The Time-ball drops at Prince's Dock at noon, or Greenwich mean time, 7h. 8m. 44·3s.

The Time-ball over the Clock Tower at the Bombay Castle continues to be dropped regularly at 1 p.m. of Colaba mean time, or 8h. 8m. 44·3s a.m. of Greenwich mean time.

VICTORIA DOCK.

			No.	
S.S. B. Hall	2494	Barnes	1	E Bates & Co
„ Hispania	2213	Abrey	2	W & A Graham &Co
„ R Rubattino	3044	Merello	3	F Bozzoni
„ Sutlej	2103	Worcester	4	P & O Co
„ Lombardy	1579	Cole	5	P & O Co
„ Arroyo	2307	Samuel	6	W& A Graham & Co
„ QueenofIndia	2414	Mathias	8	J Mackintosh & Co
„ Ionia	3573	Boyle	9	K Nixon & Co
„ Mary Beyts	2431	Bice	10	K Nixon & Co
„ Methley Hall	2182	Buck	12	E Bates & Co
„ Emir	2620	Robson	13	K. Nixon & Co.
„ Bokhara	1696	Sams	15	P & O Co
„ Aston Hall	2254	McFee	16	E Bates & Co
„ Wistow Hall	2257	Barclay	17	E Bates & Co

ARRIVAL.

Aug.	Vessel.	Commander.	From
10	Naderi (s)	McAllister	Jedda, &c.

DEPARTURES.

Aug.	Vessel.	Commander.	Destination.
10	Lombardy (s)	Cole	China, &c.
	Karagola (s)	Tice	Karachi.
	Hispania (s)	Abrey	Liverpool.
	Branksome Hall (s)	Barns	Karachi.

The following vessels entered for loading yesterday:—
Steamer Sutlej, for London, &c.
„ R. Rubattino, for Genoa, &c.
„ City of Edinburgh, for Liverpool via Karachi.

CALCUTTA.

ARRIVALS.

Aug.			
5	Landaura s	Magenis	Bombay, July 26.
6	City of Calcutta s	Thoms	Liverpool, July 8.
	Waverley s	Calvert	Bombay, July 17.
	Maharaja s	Sandelands	Rangoon, July 29.
	Nile sp	Clark	Cape Town, July 1.

DEPARTURES.

August 5.—Steamers Shahzada, Port Darwin & Wanderer.
August 6.—Steamer Pentakota.

DAILY EXPORTS.—AUGUST 10.

FOR LIVERPOOL.

Mary Beyts s—3 bales wool, N Kessowjee; 100 bales wool. Nursey Khatao; 27 bales wool. The Bombay Co; 110 bales wool, E D Sassoon and Co.
City of Edinburgh s—7,000 cwts wheat, Sanday and Co; 6,000 cwts wheat, David Sassoon and Co.

FOR LONDON.

Ganges s—29 bales hides and skins, Thos H Moore and Co; 1 bale skins, M Moloobhoy; 22 bales hides, O H Hassan; 50 cwts gum, H Virdhare; 388 lbs ivory and 204 lbs tortoise shells, N Mianee; 39 bales skins, W and A Graham and Co; 6 bales skins and hides, E Peerdina; 300 cwts gum, S Runchordas; 75 cwts gum, Jetha Maisee; 18 bundles hemp, 125 cwts turmeric and 25 cwts wet dates, N Futtey Alli; 2,001 cwts castorseed, R Kaderbhoy; 4 bales skins and 8 cwts fishmaws, M J Joomabhoy and Co; 15 cwts aloes and 33 cwts mother-of-pearl shells, M Cassumbhoy and Co; 74 cwts ivory, P M Adamjee.
Sutlej s—2,000 cwts wheat, Ralli Brothers.

FOR HULL.

Congo s—16,763 cwts wheat, E D Sassoon and Co; 10,000 cwts wheat, Ralli Brothers; 501 cwts myrabollams, A Khimjee; 1,700 cwts myrabollams, David Sassoon and Co; 2,001 cwts myrabollams, Ritchie Steuart and Co; 487½ myrabollams, S Ramjee; 2,000 cwts wheat, John Fachiri.

FOR ANTWERP.

Arroyo s—1,300½ cwts groundnuts, E D Sassoon and Co; 999 cwts teelseed, Ralli Brothers; 125 bales hemp, Nathu Laljee; 402 cwts mustardseed, A Blascheck and Co.

FOR DUNKIRK.

Queen of India s—1,000 cwts poppyseed, E D Sassoon and Co; 4,082 cwts linseed, Owen O'Kell.
Manica s—1,000 cwts poppyseed, A Blascheck and Co; 2,008 cwts rapeseed, and 2,008 cwts linseed, Ralli Brothers.

FOR GENOA.

R Rubattino s—3,999 cwts linseed and 2,000 cwts mowraseed, E D Sassoon and Co; 250 tons old-iron rails, Volkart Bros; 1,000 cwts linseed, 2,000 cwts wheat and 4,000 cwts rapeseed, Killick Nixon and Co; 400 cwts bone-meal, R Kaderbhoy; 125 tons old-iron, R Tyabjee and Co; 300 bales cotton, Finlay Muir and Co.

FOR NAPLES.

R Rubattino s—2,000 cwts wheat, Killick Nixon and Co.

FOR HONGKONG.

Bokhara s—86 chests opium, N J Abraham; 32 chests opium, David Sassoon and Co; 13 chests opium, Jewanji Nowrojee; 52 chests opium, Framjee Hormusjee and Co; 40 chests opium, E D Sassoon and Co; 48 chests opium, Bombay and Persia S N Co; 50 cwts onions, H A Aboo; 19 chests opium, Sassoon J David and Co; 17 chests opium, Tata and Co; 92 chests opium, C Ebram and Co; 10 chests opium, N Postwalla; 11 chests opium, P F Talati; 46 chests opium, Sorabjee N Talati and Co; 23 chests opium, L Chuttoo; 17 chests opium, H A Esmail and Co; 92 chests opium, Silas E Sassoon; 23 chests opium, B Beyvoth; 8 chests opium, C Bamonjee and Co.
Bormida s—100 bales twist, R S Woonwalla; 250 bales twist, N B Mody and Co; 50 bales twist, C Ebram and Co; 15 cases condiments, M M Poonjiajee; 302 cwts raisins, Quan Lun Eaoo; 15 cwts selarus, R N Degarea; 125 cwts cloves, M Cassumbhoy Co.

FOR SHANGHAI.

Bokhara s—137 chests opium, E D Sassoon and Co; 242 chests opium, David Sassoon and Co; 89½ chests opium, Sassoon J David and Co; 17 bales piece-goods, T Mooljee Sons and Co; 50 bales twist, Cowasjee Bros; 75 bales twist, Killick Nixon and Co; 78 bales twist and 30 bales piece-goods, E D Sassoon and Co; 59 chests opium, E J Abraham; 10 chests opium, H Rungopall; 90 chests opium, C Ebram and Co; 24 chests opium, Sorabjee N Talati and Co; 15 chests opium, T Seetaram; 21 chests opium, C Bamonjee and Co; 46 chests opium, S E Sassoon; 16 chests opium, Goolraj Singhani.

THE WEATHER.

RAINFALL IN BOMBAY.

	Byculla. In.	Byculla. Cts.	Espl'de. In.	Espl'de. Cts.	Fort. In.	Fort. Cts.	Colaba. In.	Colaba. Cts.
Previously registered	48	2	43	40	41	59	41	83
Wednesday, August 10.	0	72	0	34	0	69	0	24
Total	48	74	43	74	42	28	42	7
Total fall to 10th August 1891	67	53	51	94	54	80	49	3
Total fall to 10th August 1890	62	17	66	28	63	60	51	69

Rainfall at Byculla registered from 6 p.m. to 6 p.m.; at the Esplanade and Fort from 8 a.m. to 8 a.m.; and at Colaba from 6 am. to 6 a.m.

OBSERVATIONS TAKEN AT 8 A. M. ON WEDNESDAY, THE 10TH OF AUGUST, 1892.

1. The barometric readings are all corrected to Calcutta standard and reduced to the same temperature (32°) and also to the sea level.
2. The 2nd column under the head "Wind" gives the average motion of the air in miles per hour during the past 24 hours, and is obtained by dividing the total number of miles of wind registered by an anemometer during the previous 24 hours by 24.
3. The temperatures given in the table are of the air in the shade or in a small shed with open sides and a thatched or straw roof. The maximum (max.) and minimum (min.) temperatures are the highest and lowest temperatures during the 24 hours preceding 8 a.m.
4. The humidity is given as a percentage expressing the rates of the actual amount of moisture in the air to the amount required to saturate it.

STATIONS.	Barometer, 8 A.M.	Wind. Direction.	Wind. Rate per hour.	Temperature in shade. Maximum of past 24 hours.	Temperature in shade. Minimum of past 24 hours.	Humidity, 8 A.M.	Rainfall. Past 24 hours.	Rainfall. Since 1st August to date.	Rainfall. Variation, 1st August to date
Delhi	29·675	W	1	82·1	77·1	91	0·50	12·11	—1·03
Agra	29·712	N W	2	90·6	75·5	96	...	13·35	—3·13
Cawnpore	29·746	W S W	2	89·0	75·6	95	1·68	20·68	...
Allahabad	29·686	S S W	3	88·5	78·3	85	...	24·05	+1·70
Jhansi	29·727	S W	1	89·4	75·7	96	0·88	25·28	+2·39
Jacobabad	29·577	S	4	99·5	81·7	77	...	3·36	+1·56
Karachi	29·696	W	13	89·0	80·7	91	...	11·51	+7·06
Ajmere	29·711	W	9	86·7	77·1	82	...	10·17	—3·12
Deesa	29·760	W	9	91·3	77·3	87	...	21·53	+5·96
Rajkot	29·756	W S W	7	90·9	74·2	81	...	14·39	—6·70
Veraval	29·782	W S W	12	82·5	78·8	87	0·04	5·93	...
Neemuch	29·762	W	10	87·3	74·6	84	..	13·00	—4·50
Indore	29·758	W N W	2	86·0	73·1	87	0·05	14·49	—5·34
Saugor	29·725	Calm	3	86·4	75·1	92	0·42	31·16	+5·08
Jubbulpore	29·775	Calm	2	87·9	74·6	91	0·27	31·51	—5·52
Hoshangabad	29·753	W	3	86·3	77·2	87	...	31·81	—2·49
Khandwa	29·785	W	5	87·7	77·3	89	0·16	14·88	—2·92
Raipur	29·764	S W	6	88·0	77·6	92	0·03	31·88	—0·75
Nagpur	29·774	E	4	85·3	76·9	92	0·10	20·62	—7·99
Amraoti	29·777	W	2	87·4	75·3	91	...	22·84	+2·39
Akola	29·790	N W	7	89·0	75·2	76	...	23·30	+9·01
Surat	29·795	W	L	86·0	76·0	83	0·60	38·20	+10·91
Malegaon	29·806	W S W	5	86·9	72·1	84	0·43	10·86	—0·11
Bombay	29·837	W N W	12	83·7	77·0	91	0·19	42·01	—10·70
Poona	29·851	W	12	83·6	70·9	87	0·04	18·72	+6·21
Sholapur	29·841	W	7	88·8	71·5	84	...	10·35	—1·51
Ratnagiri	29·853	Calm	6	88·9	74·9	95	2·12	82·47	+9·68
Belgaum	29·881	W SW	7	77·8	66·3	92	0·05	26·36	—0·34
Goa	29·886	N W	5	80·1	73·4	95	2·37	*75·36	...
Karwar	29·884	Calm	1	79·6	72·3	94	1·57	78·53	—5·88
Mangalore	29·934	Calm	2	81·8	72·9	95	1·00	67·68	—12·30
Calicut	29·948	N N W	10	83·2	74·6	87	0·12	77·88	+8·06
Cochin	29·966	W NW	F	85·2	71·2	88	0·03	63·58	+3·08
Bangalore	29·968	W	6	81·2	66·0	90	0·28	9·86	+1·04
Secunderabad	29·823	W NW	7	87·1	72·4	86	..	17·06	+3·46
Masuliptm.	29·812	W S W	7	91·1	75·1	91	..	16·21	+3·70
Bellary	29·895	W NW	12	92·4	72·9	72	...	6·52	+2·51
Cuddapah	29·885	W S W	...	92·0	74·8	84	0·14	16·04	+7·56
Madras	29·848	W NW	10	87·2	76·2	93	0·04	10·99	+3·15
Coimbatore	29·939	S	5	87·8	70·8	90	...	3·27	—0·18
Trichinopoly	29·892	WN W	4	93·0	74·4	84	0·87	5·91	+1·90
Negapatam	29·874	W S W	2	99·5	74·7	83	..	6·39	+1·78
Colombo	29·942	WS W	10	85·5	78·5	71	...	8·19	—7·87

In column "Wind, rate per hour," L=Light, M=Moderate, F=Fresh, S=Strong, H=Heavy.

Bombay local rainfall: J. J. H. — 0·63 (52·41); E. G. H. — 0·69 (42·20); G. T. H — 0·34 (40·84); C. P. — 0·19 (42·04).

* Corrected on account of a mistake in total on the 9th Aug.

SUMMARY.

Pressure has changed irregularly and by moderate or small amounts in all parts of India. Readings are relatively high in Ceylon and low over the Indus Valley. Gradients are moderate to slight. The barometer reads above the normal everywhere. The winds are blowing from their ordinary monsoon directions and the force has been moderate to light in all districts. This morning the wind velocity was 16 miles an hour at Akola and Rajkot, 16 at Neemuch and 12 at Calicut. The maximum and minimum temperature variations are small and irregular everywhere. The highest temperature in the shade was 99° at Jacobabad and the lowest temperature was 66° at Bangalore and Belgaum. The air is damp all over the country and the skies are cloudy to overcast almost everywhere. Moderately heavy rain has fallen at Goa (2·37"), Ratnagiri (2·12"), Cawnpur (1·68"), Karwar (1·57") and Mangalore (1·00") and light to moderate showers at Malegaon, Poona, Cuddapah, Madras, Trichinopoly, Bangalore, Calicut, Cochin, Belgaum, Bombay, Surat, Khandwa, Jubulpoor, Saugor, Indore, Veraval, Delhi and Jhansi. The weather remains much the same as yesterday and promises general rain on the whole of the West Coast and local showers over the rest of the country. In the Madras Presidency there is a decided change in the weather and rain is probable in several places there. The s.s. Raffaele Rubattino, which left Aden on the 3rd of August, reports having experienced up to Lat. 30° 50' N, Long. 51° 25' E, at 4 P. M., on the 4th, light to moderate south-westerly, light, variable easterly and south-easterly winds, partially cloudy sky and a moderate to rising sea; to Lat. 16° 8' N, Long. 62° 30' E, at 4 P. M., on the 6th, a moderate to fresh monsoon, five weather with passing clouds and high see to arrival on the 8th a moderate to light monsoon, cloudy to overcast sky and a decreasing sea.

S. H. C. HUTCHINSON,
Meteorological Reporter for Western India.

METEOROLOGICAL OBSERVATIONS.

GOVERNMENT OBSERVATORY.
Bombay, 9th August, 1892.
Means of observations at 6 a.m., 10 a.m., 2 p.m., 4 p.m. and 10 p.m.

Barometer corrected 32 deg. Fah.	29·754
Temperature of the Air	80·1
Wet Bulb Thermometer	77·1
Dew Point	76·1
Relative humidity of Air	0·878
Extent of cloudy sky (the whole sky clouded = 10)	7·0
Maximum temperature of air (read at 8 a.m. next day)	83·7
Minimum do. do. (read at 8 a.m.)	75·2
General Directions of Wind*	W, SSW, S, WSW.
Movement of Wind in 24 hours*	285
Fall of Rain	0·24
Total fall during month	4·80
„ year	42·07
Additional fall of rain up to 10 a.m. of 10th Aug.	0·19

*From midnight to midnight.

SPECIAL SHORT ADVERTISEMENTS.

The scale for these Advertisements is as follows:—Not exceeding 3 lines, Re. 1; each succeeding line, As. 8. No Trade Advertisements are admitted under this scale.

SILVER STUDS and LINKS.—Gentlemen's complete sets of solid Silver Studs and Sleeve Links of English manufacture, well and strongly made from Rs. 4. Sets of Sleeve Links only from Rs. 2-8. Solitaires from Rs. 3.—MARCKS and Co., Ld., Bombay and Poona

LADIES' GLOVES.—A fresh arrival of the best French-Makes, 4 to 12 Buttons, in Tan, Drab, Grey and Black.—BADHAM, PILE & Co., Ld.

TEAS.—NEW NEILGHERRY TEAS: Congou, at As. 9; Souchong, As. 12; Pekoe, Re. 1-2; Orange Pekoe, Re. 1-6 per lb. J. NEUBERG, Bombay.

WATERPROOF BILLIARD COVERS, indispensable during the Monsoon. A small lot of these just to hand. Apply to JOHN ROBERTS and Co., Ld., 18, Marine Street.

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ON VIEW.—Revd. W. E. SCOTT's Valuable Household Furniture, &c., at Doongersy Road, Malabar Hill, TO BE SOLD, on FRIDAY, 12th inst.

SELLING OFF AT GREATLY REDUCED PRICES.—STAMP ALBUMS, handsomely bound. Admirably constructed for arranging a collection. The paper used is of very superior Quality, so that the pages will not warp or wrinkle.—BULL and Co., Apollo Bunder, Importers of Indoor Games.

FOR SALE.—At BENNETT'S, on SATURDAY, handsome BAY WALER MARE, 14-3½. Has been regularly driven.

MR. DAYARAM, M. Secretary, Ahmedabad Municipality, says:—MOTIWALA'S DIARRHOEA DROPS were tried by me on some Cholera patients at the time of the last epidemic in this City, and were found very efficacious in many cases.

RECEIVED, a few French 8-day Lamp Time-Pieces and Clocks, with glass domes, Rs. 40 to Rs. 200.—STEFFENAUER and Co., 6, Church Gate Street, Fort, Bombay.

WANTED, a BANDMASTER to organize a new Band. Apply with terms and copies of testimonials to the CHIEF MINISTER, Palanpur State.

WANTED, First-Class PRESS-MAN, accustomed to Wharfdales. Address "N." care of this Office.

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FRESH CONSIGNMENT of A. and B. MACKAY'S Celebrated WHISKIES, of LIQUEUR, Cocktail, Glenfalloch, and Old Silent Malt Brands, to be had from JEEJEEBHAI JEHANGEER and Co., Marine Street. Also FRASER and Co., CHEMISTS, Sub-Agents, Cawasjee Patel Street, Fort.

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MACLEAN'S GUIDE TO BOMBAY.—Historical, Statistical and Descriptive, contains valuable information. Revised and corrected up to date. Price, Rs. 5, with postage Rs. 5-4, for sale at the "Bombay Gazette" Office.

EXCHANGE TABLES.—Exchange Tables, Rupees into Sterling and Sterling into Rupees, from 1s. 2d. to 1s. 6 1-8, rising by thirty-seconds. Bound in full cloth, Re. 1-4. A few copies specially prepared for Banks and Mercantile Offices, printed on strong paper, strongly bound in half leather and cloth, Rs. 2-8.—ADDISON & Co., Madras.

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F. L. McAFEE,
Auditor and Public Accountant,
9, Church Gate Street, Fort,
BOMBAY.

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WATCH AND CLOCK-MAKERS,
MANUFACTURING JEWELLERS,
TOWER AND TURRET TIME-KEEPERS.

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It is a valuable remedy in Rheumatism, Lumbago, Sciatica, Rheumatic Gout, &c., of any standing. Price Re. 1 per Phial; packing, As. 2; Dozen, Rs. 10.

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MEHRJEE, JOHNSTON & Co.,
No. 4, FORBES & MEDOWS STREETS, FORT.

AUCTION SALE OF VALUABLE LANDED PROPERTY AT BHENDY BAZAAR.

Messrs. MEHRJEE JOHNSTON and Co. will THIS DAY, THURSDAY, the 11th instant, at 4 p.m., sell by Public Auction on the premises the undermentioned property, by order of the mortgagees, and on account and at the risk of the mortgagors, Hajee Ibrahim Khan Mahomed, Joosub Hajee Ibrahim, Abdul Karim Hajee Ibrahim, and Abdool Succoor Hajee Ibrahim, in pursuance and in exercise of the power in that behalf reserved in an indenture of mortgage, dated the 8th day of April, 1892—

All that piece or parcel of Government land or ground, together with the messuage, tenement, or dwelling-house standing thereon, situate and being without the Fort, in the registration sub-district of Bombay, at Bhendy Bazar Road, assessed by the Municipal Commissioner under C Ward No. 8049-50 and street No 268, 270 (1), containing by admeasurement one hundred and forty-one square yards or thereabouts, registered in the books of the Collector of Land Revenue under old No. 137, new No. 7451, old Survey No. 1529, and new Survey No. 990, and bounded on the east by Bhendy Bazar Road, on the west by a sweeper's passage, on the north by the property of Hajee Nathoo Mahomed, and on the south by the property of Bhasker Trimbuck, and are in the occupation of the tenants of the mortgagors.

For further particulars and conditions of sale application may be made to Messrs Mansukhlal, Damodar, and Jamsetjee, the mortgagees' solicitors, or to the undersigned,

MEHRJEE, JOHNSTON & Co.
Bombay, August 11, 1892.

COMMERCIAL INTELLIGENCE

WEDNESDAY EVENING, AUG. 10.

REUTER's London financial telegram of yesterday evening reports no change whatever in the Stock Exchange quotations usually wired. Bar Silver also remained at 38⅜d. per ounce; but in New York the metal again advanced in value ¼ cent to 84⅜ cents per ounce, with exchange on London unaltered, at 4·88 dollars. The market rates of discount in London were unaltered, as was also the Exchange Banks' buying rate on India. Paris quotations come unaltered.

The Wheat Market was quiet yesterday at an advance of ½d. per cental both in No. 1 Soft White and White Delhi on the spot in Liverpool, at 6s. 7½d., and 6s. 5d. per cental, ex-quay, respectively. Linseed was firmer, but Monday's quotations of 39s. per cental, ex-quay, is repeated for Bombay Seed.

COTTON in Liverpool closed quiet last evening, the day's sales having been only 6,000 bales without any Surats. The price of spot Mid.-Americans gave way 1-16d. per lb., making it 3 15-16d.; but East Indian cotton is unchanged in value. American arrivals were 1-64d. down in the nearer position and 1-32d. in the more distant; the extreme quotations being now 3⅞d. for August and August-September deliveries, and 3 63-64d. for December-January. The day's Imports were 8,000 bales.

The Manchester Market showed no improvement, and prices continue in favour of buyers.

The prices of ready Mid.-Uplands in New York was unchanged at 7½ cents; but September futures advanced four points to 7·14 cents. The day's receipts of Cotton at the U. S. Ports were 1,000 bales.

There has again been hardly any business doing in our local Cotton market, the tone of which, however, remains steady with prices unchanged. Exporters have taken only 100 bales of Bengal, at Rs. 174½; while local consumers have bought 500 bales, consisting of 300 of Verawal, at Rs. 163¼; and 100 each of Palitana, at Rs. 184; and Jamnagar, Rs. 165½ per candy.

WHEAT AND SEEDS.—A moderate Export business has been done in both these markets to-day, the feeling in both having been firm, with prices unchanged for all descriptions.

The Receipts of Produce into Bombay yesterday were as follows:—

Cotton	519	bales.
Wheat	14,680	cwts.
Linseed	744	„
Rapeseed	1,624	„
Rice	12,773	„

FREIGHTS.—The market for August-September shipments has been dull, with few takers of tonnage in that position. For forward loading a small business has been passing at former rates. Business has been done for Liverpool, prompt shipment, at 12s. 9d. per ton; for Hull, at 13s. 3d.; and for Antwerp, 13s. 6d. to 13s. 9d. per ton; for January-May shipment, for Trieste and Venice, Cotton has been booked at 20s.; Amsterdam, April-May, for Linseed, at 19s. per ton.

EXCHANGE.—The market opened with a slightly firmer feeling, at yesterday's closing quotations for Bank Paper, and three months' sight Credits. Later in the day 1-32d. higher was obtained, and a moderate amount of business was done both in Bank Paper and three months' sight Credits. We close steady as follows, awaiting the result of Council Allotments.

Bank Bills on demand	1s. 2 13-16d.	per rupee.
Do. Telegraphic	1s. 2 25-32d.	„
Do. 3 months' sight	1s. 2 7-8d.	„
Credits do.	1s. 2 15-16d.	„
Francs do.	1·57½d.	„

GOVERNMENT PAPER was steady during the greater part of the day, at 105 13-16, for Fours for Money, and 105 9-16 for the next Settlement at the end of this month; but the Market weakened towards the close and ⅛ per cent lower was quoted, the final Cash Rate being at 105 11-16, with Four and-half per Cents at 104½, nominal.

SHARES.—This market remains quiet; the only changes worth noting this evening having been in Cotton Mill scrip, in which the following alterations have taken place:—David Mill Shares have declined Rs. 7½; Dhun Mills, Rs. 20; and Jewraz Baloo, Rs. 5; while Leopold have advanced Rs. 7; and Imperial, Rs. 5, as per our list.

MILITARY INTELLIGENCE.

ARRIVALS.—AUGUST 6.
Symons, Lt-Col, Bo, 2nd York L I, off leave.
Minchin, Capt, Bo, R A, off leave, from Poona.

AUGUST 7.
Wells-Cole, Lt, Bo, 2nd York L I, from leave.
Leathem, Major, Bo, Vol R C, off leave, from England.

AUGUST 9.
Morris, Capt, Bo, R A, off leave, from Kirkee.
Major, Col, Bo, Staff Corps, to reside out of India, from Poona.

AUGUST 10.
Rogers, Lt, Bengal, R E, on leave, from Calcutta.
Gordon, Lt, Bengal, Queen's Bay, on leave, from Sialkote.
Herron, 2nd Lt, Bengal, Queen's Bay, on leave, from Sialkote.
Kirk, Capt, Bengal, Queen's Bay, on leave, from Sialkote.
Pearson, Lt-Col, Bo, R A, on leave, from Jhansi.
Stevenson, Surgn-Major, Bengal, Medical Staff, on leave, to England, from Chambathia.
Winter, Capt, Ms, R A, on leave, from Berar.

DEPARTURES.—AUGUST 10.
Surgn Wolseley, Br-Genl, Ms, D Staff, on duty, to Belgaum.
Widdicombe, Lt, 9th Bengal Infy, on furlough, to London.
Ennis, Lt, Bengal, 1st Hampshire, on sick leave, to London.
Taylor, Lt-Col, Bo, 2nd R D Fus, to join, to Karachi.
Fulton, 2nd Lt, Bengal, 2nd Hrs, to join, to Dagshai.
Hickler, Lt, Bengal, 1-3rd Gurkha Regt, on leave, to England.

BOMBAY VOLUNTEER RIFLES.

REGIMENTAL ORDERS BY LIEUT.-COL. THE HON. L. H. BAYLEY, A.-D.-C., COMMANDING B. V. R.
Bombay, 11th August, 1892.
BOMBAY LIGHT HORSE.

1. There will be drill in the Town Hall on Friday, the 12th instant, at 5-30 p.m.
2. The following having joined on the 6th instant are taken on the strength of the Corps from that date:—William Garlick and J George Hall.

By order,
(Sd.) T. W. C. LEATHEM, Major,
and Adjutant, B. V. R.

BOMBAY VOLUNTEER ARTILLERY.

REGIMENTAL ORDERS BY MAJOR G. W. ROUGHTON, COMMANDING B. V. A.
Bombay, 11th August, 1892.

The following drills will take place this week:—

Fort Head-quarters.
Friday, at 9 p.m.—Carbine-drill.

Nesbit Road Head-quarters.
To-day, at 8-45 p.m.—Theoretical instructions.
Friday, at 8-45 p.m.—Carbine-drill.

By order,
(Sd.) J. SANDERS SLATER, Lieut.,
Acting Adjutant, B. V. A.

PROVINCIAL GAZETTES.

(*N.-W. Provinces and Oudh Gazette.*)

Surg-Capt L J Pisani, Offg Supdt, Central Prison, Allahabad, on being relieved of that office by Surg-Lieut-Col G C Hall, privilege leave for 2 months.

Mr L Stuart, Asst Magte, leave on medical certificate for 10 days, in extension.

Mr C J A Hoskins, Dist Supdt of Police, on special duty, privilege leave for 2 months and 14 days.

Lieut-Col F Barrow, Depy Commr, Gonda, privilege leave for 19 days.

Surg-Capt W G P Alpin, M D, Civil Surg, Ghazipur, privilege leave for 3 months.

Mr A B Bruce, Asst Magte, Etawah, privilege leave for 21 days.

Mr E T Lloyd, Jt-Magte, on return from leave, to officiate as Magte and Collr, Agra, from date of taking charge.

Mr W H Cobb, Offg Magte and Collr, Agra, on being relieved by Mr E T Lloyd, to officiate as Depy Commr, Sultanpur, or until further orders.

Maj G W Anson, Depy Commr, 2nd grade, on deputation as Agent, Balrampur Estate, to officiate as Depy Commr, Gonda, in addition to his other duties, during the absence on privilege leave of Lieut-Col F Barrow, or until further orders.

Mr E B Alexander, Magte and Collr, on completion of special duty, to be reposted to the Etawah dist, from date of taking charge.

Mr J Penney, Offg Depy Commr, Sultanpur, on being relieved by Mr W H Cobb, to Gorakhpur, as Jt-Magte.

Surg-Capt H W Elphick, Offg Civil Surg, Etawah, on being relieved by Surg-Maj E S Brander, to officiate as Civil Surg, Ghazipur, during the absence on leave of Surg-Capt W G P Alpin, or until further orders.

(*The Punjab Gazette.*)

The services of Mr E D Maclagan, Colonization Officer, Chenab Chanal, and Offg Senior Secy to the Financial Commissioners, Punjab, are placed temporarily at the disposal of the Government of India in the Revenue and Agricultural Dept.

On relinquishing charge of the duties of Director of Land Records and Agriculture, Punjab, Mr E B Steedman, Depy Commr, is re-posted to the Hoshiarpur District.

Mr H C Fanshawe, Depy Commr, is posted to Lahore.

Sir H M Plowden, Kt, Senior Judge of the Chief Court, Punjab, resumed charge of his duties at Lahore.

Mr F D O Bullock, Offg Judge, Chief Court, Punjab, relinquished charge of his duties on the same date.

Mr H C Maude, Junior Secy to the Govt of the Punjab, has obtained privilege leave of absence for three months.

Mr H J Maynard, Under-Secy to the Govt of the Punjab, is appointed to officiate as junior Secy to the Govt of the Punjab.

Mr E B Steedman, Depy Commissioner, Hoshairpur, is invested with power to try as a Magistrate all offences not punishable with death.

Mr H C Fanshawe, Depy Commissioner, Lahore, is invested with power to try as a Magistrate all offences not punishable with death.

Mr H C Granville, Ex Engr, is transferred from the office of the Suptdg Engr, 3rd Circle, to the Mooltan Independent Ex Charge.

DOMESTIC OCCURRENCES.

[THE CHARGE FOR NOTIFYING A DOMESTIC OCCURRENCE IS TWO RUPEES. THE ANNOUNCEMENT MUST BE AUTHENTICATED.]

EUROPE.

BIRTH.

HOBDAY—August 9, at Teignmouth, S. Devon, England, the wife of Captain E. A. P. Hobday, R. H. A., of a son. [By telegram.]

BOMBAY.

MARRIAGE.

HARRISON—COOKE—August 9, at All Saints' Church, Kirkee, by the Rev. J. H. Beck, Thomas Aylett, 3rd son of the late Edward Francis Harrison, C.S.I., to May Alfreda, youngest daughter of Dr. Theodore Cooke, LL. D., C.I.E., Principal of the College of Science, Poona.

OTHER PRESIDENCIES.

BIRTH.

SMART—August 4, at Dhubri, the wife of Orton Smart, Executive Engineer, P W D, of a son.

MARRIAGE.

BANERJI—GANGULI—August 6, at Calcutta, Sattish Chandra Banerji, son of Rai Shib Chandra Banerji, Bahadur, of Bhagulpur, to Shrimutty Durgeshnandini Dabi, daughter of Babu Prosanna Kumar Ganguli, of Simla.

DEATHS.

CARR—August 3, at Jubbulpore, Charles Beresford Carr, aged 50 years.

BIGGE—July 30, at Kalaincherra, Cachar, Mabel Ethel, the dearly beloved wife of H Mordaunt Bigge, aged 24.

HONEYBONE—July 30, at Sukkur, Sind, of cholera, William H F Honeybone (North-Western Railway), aged 26 years.

The Bombay Gazette

THURSDAY, AUGUST 11, 1892.

THE large and representative meeting of all classes of the community, European and Native, business and official, held last evening in the Town Hall, gives striking evidence of the awakening of public opinion to the importance of the Currency Question. With silver falling in value from week to week and from day to day, the Government is incurring serious losses which baffle all the calculations of finance. In the first quarter of the present financial year, the situation is already so altered for the worse, that the nominal surplus of Rx. 146,600 has not only disappeared, but threatens to be replaced by a deficit of a crore. These continuous losses—threatening to swallow up the receipts from the imposition of additional taxes amounting, during the last six years, to four crores per annum—bring the country face to face with the prospect of a further increase in taxation, which, in the general dislocation of trade, must itself be an immense disaster. The last *Government of India Gazette* affords indubitable evidence of the reality of the depression in trade. The decrease in the gross earnings of the Guaranteed and State Railways, amounted in less than four months of the year to the large sum of Rx. 542,524. In the budget it was estimated that the total revenue for the year would be about Rx. 822,100, less than the revenue of last year. But if the decline continue at the present rate for the rest of the year, we may anticipate that the revenue will be less than that of last year by about twice the sum estimated, or say, about Rx. 1,627,000. That is, the revenue of the year will be worse than the estimate by about Rx. 800,000, while on the other side the expenditure will be greater by one crore and twenty lakhs through the fall in exchange below the 1s. 4d., calculated upon in the budget. The rupee is already a penny and a farthing below the estimate of March last, and what it may reach before next March, no one can venture to predict. The chairman of the meeting, Mr. H. A. Acworth, in the course of the clear and forcible address with which he opened the proceedings, read a passage from the speech of Sir Louis Malet in 1881 as delegate of India at the International Monetary Conference in Paris, which shows that even then the serious evils, which are now apparent to everyone, were foreseen, and the remedy was indicated. "The Government which I represent," Sir Louis Malet stated, "believes that there is an evil very serious at present, and more serious in the future." The remedy then, as now, lay between bi-metallism and a gold standard, and the Government of India, Sir Louis declared, would be only too ready to seize an opportunity to carry out the proposals which it approved in 1868, to make the standard of the sole metal which can be the basis of an international currency if bi-metallism be unattainable. So far back as 1878, Mr. Goschen, undoubtedly one of the greatest living authorities on finance, stated at a previous Conference in Paris that the Indian Government had suffered great loss, the merchants suffered from fluctuation in value and public functionaries from depreciation, and he predicted that if other countries established a gold standard and demonetised silver, the Indian Government would be forced to take similar measures and discard silver. The time has now clearly arrived when this prediction will be fulfilled.

The astonishing thing is that the Government of India, fully realising the gravity of the issues, so long since did not ere now insist upon the application of the one remedy. Even foreigners saw the peril of the position in which India would be placed by dependence on a debased and obsolete metal for her monetary standard. In 1882, as the chairman called to mind, the delegate of Italy at the Paris Conference vindicated the action of the Italian Government in raising a gold loan, saying that Italy was obliged by the most elementary prudence not to become a reservoir for debased metal, "and, as the Finance Minister said in the Italian Parliament, become the monetary India of Europe." It is not only the Government of India and the taxpayer who suffer from the fall in the value of silver, and the fluctuations of exchange—the trade of the country suffers. The delusion that exports are stimulated by the fall no longer exists. It could not survive the test of statistics and the teaching of facts. The native traders who crowded into the Town Hall yesterday have been educated by bitter experience to know that the fatalism which found its expression in the formula that all would be right when silver touched bottom, will not bring back profits or save the most careful trader from ruinous losses. There is not a trader in the Bazaar who has not lost heavily by importing foreign goods under the conditions which have obtained the last two years. Transactions in piece-goods or other foreign merchandise, which promise a profit of two per cent. when the rupee was at 1s. 3½d., becomes a loss of 2½ per cent. when the rupee drops to 1s. 2⅞d. Trade becomes gambling, and the reckless seek profit where the prudent fear to move. Importers, European and Native, experience the same losses and discouragements which have made the British capitalist turn resolutely away from Indian investments. The most tempting proposals fail to attract British capital to India where nothing is certain, but that the rate of exchange may so vary as to convert an apparent profit into a real loss.

The first resolution submitted to the meeting, and carried with unanimity, set forth that the fluctuations and fall in the gold value of the rupee have been prejudicial to the interests of India. This truth, which no one will now seriously contest, was enforced by Mr. A. F. Cox, in a well-reasoned and effective speech, and by Mr. Shapurji B. Bharucha, who has an intimate knowledge of the conditions of business in Bombay. The resolution affirmed the opinion of the meeting that the Government of India should be empowered to close the mints to private coinage and declare a gold standard, or adopt some other method for giving a stable value to the rupee. It is very advisable to abstain from trying to impose upon the Government a cut and dry policy. What is essential is that the Government of India, responsible for the welfare of 280,000,000 of people, should be entrusted with the power possessed by every Colonial Government, of dealing with the most important of Indian questions with sole regard to Indian interests. Whether the closing of the mints to the free coinage of silver, and the introduction of a gold standard in due course would be the best remedy for an intolerable evil, it is not necessary to declare beforehand. That it would be effective for the purpose can scarcely be doubted, but, as Sir David Barbour has pointed out in his Memorandum on the subject, in carrying out such a colossal operation many difficulties would have to be faced. It is true that when difficulties are recognised, they cease to be insuperable, and it may be doubted whether the closing of the mints to silver would involve a tithe of the anxieties which are inseparable from our present position. What Austria and Hungary have done cannot be impossible in India. Mr. J. Janni has opportunely described the process which has been adopted in Vienna and Buda-Pesth and it is as nearly possible, that which has been suggested by the Currency Association as the readiest means of placing the Indian Monetary system on a staple basis. In the Dual Monarchy the problem was somewhat complicated by the necessity of dealing with an inconvertible paper currency—a difficulty which would not be encountered in India. The first step taken in the direction of raising the value of the silver florin, with a view to the establishment of a fixed ratio between the silver coinage and the gold coinage to be ultimately introduced, was taken in 1879. The mints were closed to the public, and the coinage of silver became a privilege of the Crown. The result was a gradual increase in the value of the florin until the difference between the value of the coin as such, and its value as silver was as 90 to 75. That is to say, a bar of silver costing seventy-five florins became ninety florins when coined in the Royal Mints. The difference between the value of silver florins and gold is now only 18 per cent, while between uncoined silver and gold it is 33 per cent. It is intended now to issue gold coins equal in value to ten silver florins, the ratio of 18 per cent. in the respective values remaining permanent. The Imperial and Royal Government will eventually raise a loan to redeem the paper money which will be withdrawn from circulation. As this operation would, be needed in India, a gold loan could be dispensed with, at all events for some time and meanwhile the value of the rupee could be fixed by the Government at 1s. 6d., or at any other figure that might be found convenient. The ratio between gold and silver thus established, and the mints being opened for the free coinage of gold, there is good reason to believe that gold bars now hoarded would be converted into coin and find their way into circulation. But as we have said it is not now necessary to settle in detail what steps shall be taken to secure the element of stability for the Indian monetary system. The first step is to obtain for the Indian Government the power to adopt whatever measures may on consideration be deemed best to attain that paramount object.

SOME special remarks in the report of one of Her Majesty's Inspectors of Factories in England refer to what he calls a change in the constitution of the Lancashire cotton industry. The private capitalist is making room for the limited liability company, and the corporation on all sides, and throughout Lancashire the influence of the Oldham system is making its way. Mr. Henderson, the Superintending Inspector for the North of England, describes the transition in almost pathetic terms. It is distressing, he says, to witness the havoc which has been made in some of the picturesque valleys of Lancashire by the pressure of emulation and competition. And then he describes the scenes of desolation which met his gaze where the private capitalist had gone away, ruined by the great companies. Factories and cottages closed and untenanted, many of them unroofed, and in ruins, give some indication of the great sacrifice of capital which must have been made before the present condition of things was reached. Mr. Henderson attributes the withdrawal of the private capitalists as much to the "worries and annoyances of the legislature" as to any other cause. He is very outspoken on this subject, and laments the increasing demands made by Parliament upon the manufacturers, as well as the growing difficulties of dealing with the workpeople and their representatives. These difficulties we imagine to be the real cause of the transition from individually owned mills to the co-operative or limited liability concerns. Rather than encounter them private capitalists have withdrawn. Upon paid officials they cannot press so heavily as upon the individual employer. That the smaller capitalists are finally disappearing from the cotton trade is evidenced by Mr. Henderson's declaration that in the whole of his district, embracing as it does Scotland as well as the North of England, of the many cotton factories now being built or projected he cannot recall one of any importance which is owned by a private employer. If it [redacted] that the small capitalists would suffer most severely. More money, we are told, was lost in that year than in any corresponding period since the establishment of the cotton industry in Lancashire. The third quarter of last year was especially disastrous to cotton spinning firms, £100,000 represented the losses of Oldham alone, the cause being the fluctuation in the value of the raw material.

A BILL is on the Legislative anvil at Simla, the object of which is "to bring the police of towns in Upper Burma into touch with the people, and to obtain their goodwill and assistance." At first sight it is suggestive of a legislative attempt to make the lion lie down with the lamb, but it is merely a reversion to a state of things which existed before the British annexation. Modern methods of detecting crime have failed. The police were helpless and disheartened at seeing dacoities, robberies, and murders increase, so the indigenous methods, pooh-poohed and abolished as useless, are to be now reverted to. The same experience was gone through in Rangoon years ago, and the Superintendent of Police, without legislative sanction, after consultation with the people, persuaded that the native method was the best, adopted it, and worked it for ten years, without sanction, but to good advantage. The custom is to divide each town into wards and blocks, to appoint headmen or aldermen of blocks, and to confer upon them duties which one unacquainted with the people would imagine they would rather be excused, especially as divers pains and penalties follow on any neglect. The headman is bound to inform the police whenever he may learn of the presence of any suspicious character within the limits of his block—which, as a rule does not exceed ten houses—to search for and arrest any person he may have reason to believe has been guilty of a breach of the law. The head man plays the jackal to the policeman's lion, and is armed with powers to make himself most intensely offensive to his neighbours. According to British ideas, the constant espionage and the premium thus put upon the practice of zoolum is objectionable, but the Burmese prefer the system, and it has been found to be of the utmost service. The improved morality of Rangoon since it was reverted to justifies the authorities in the resumption of methods which were cast aside as mere relics of barbarism.

A GOOD deal of apprehension was undoubtedly felt along the Frontier at first, in regard to the proposed mission of Lord Roberts to Afghanistan. The impression was that the Commander-in-Chief was going to Kabul, and the prudence of the step was much canvassed. But when it became known that the mission would probably meet His Highness the Amir at Jellalabad, and that the escort would be large, we learn from our correspondents that apprehensions were somewhat allayed. We learn that one of the officials of the Foreign Office—probably Mr. Crawford—will accompany the Commander-in-Chief. The reasons for selecting Lord Roberts to confer with the Amir have been much discussed. Probably the true explanation is that the Amir, who demurred to receiving Sir Mortimer Durand when a mission to Kabul was proposed a few years since, would feel more at home in discussing matters with a distinguished soldier than with a civilian. At all events, His Highness has given it to be understood that the affairs to be discussed are of such moment that a satisfactory result can only be arrived at in conference with a very high official indeed. It was doubtless under the influence of this conviction that he proposed last year to proceed to London to visit Her Majesty the Queen-Empress, and discuss the political situation in Central Asia with Lord Salisbury.

WE hear that there is considerable embarrassment at the India Office owing to the species of interregnum pending the change of Ministry. Much hesitation is observable on the part of the present Government in sanctioning any course which may possibly not be approved by their successors, and there is a natural desire not to fetter the action of the future authorities of the India Office. It is understood that the Liberal statesman designated as the successor to Lord Cross, is called into consultation before replies are sent to important despatches received from the Government at Simla.

THE regiments to furnish the escort to accompany the Commander-in-Chief when proceeding on a mission to Afghanistan have been confidentially inspected, but no announcement has been made on the subject. It appears to be the intention to make the escort sufficiently strong to guard against the accidents of the road.

THE balances held in cash in the Civil Treasuries of the Government of India and at credit of Government in the Presidency Banks and their branches on the last day of July, 1890, were Rs. 135,890,000, in 1891, Rs. 149,665,000, and in 1892, Rs. 149,073,000.

A PETITION to the Chief Commissioner of Burma is being extensively signed in Mandalay, praying for the abolition of the present tax of Rs. 25 per ton on converted timber exported to Lower Burma from Mandalay. The increase in duty, it is alleged, has stifled the timber industry in Mandalay, and no revenue is raised, inasmuch as all exports of converted timber to Lower Burma are stopped.

THE Meshed correspondent of the Russian newspaper the *Kavkoz*, published at Tiflis, has a fine imagination, observes a contemporary. He reported some weeks ago that travellers from Afghanistan stated that the Queen of England had invited the Amir to London, and that his Highness declined the invitation, thereby causing great coolness between the two countries. "The Queen wrote reproachfully to him, pointing out how long he had reigned, thanks to English support, and had considered himself a subject of England, adding: "We suppose you are no longer in need of our assistance." A real traveller's tale this; and the correspondent embroiders it by saying that two months afterwards there appeared on the Afghan border "not far from Kabul, five regiments of infantry and 5,000 cavalry. "No one knew what they were intended for, but Abdur Rahman, without loss of time, collected his forces and collected his stores in great quantities at Kabul." This is a good specimen of the rubbish which appears in the Anti-English Russian papers.

HABITUAL drunkards in Norway and Sweden are cured by a most ingenious system of treatment. Fed on nothing but bread steeped in wine, they soon become so disgusted at the taste of alcohol that the work of reformation is speedily accomplished.

PRIOR to the dissolution the Cabinet had decided to offer their voluntary resignation only in the event of the majority against them in the House of Commons being decisive and overwhelming irrespective of the Irish members. The Gladstonian preponderance has not reached the figures then conditionally fixed, and, moreover, Ministers, so far as their opinions can yet be gathered, do not regard the majority against them as sufficiently solid or cohesive to call upon them to surrender office without a debate and vote in Parliament. It is, therefore, understood that the present Ministry would meet Parliament and present a Queen's Speech, the discussion of which would be seized by the Opposition as their opportunity for moving a vote of want of confidence. The work of the present Ministers is being cleared up in view of the expected advent of a new Government.

A PECULIAR lynching affair took place at Fresno (California) on Saturday night, 16th ultimo. A man named Michael Blume had been committed for trial, without bail, on the charge of having murdered one J. G. Haskins. A party of eight men went to the country gaol, forced the doors, and seized Blume, carrying him away to the scene of the alleged murder. Here he was hanged until he became insensible, and then lowered. He was then revived, and the lynchers offered to spare his life if he would confess his guilt. He refused, and was again hanged till he became insensible a second time. He was again revived, and again refused to confess. He was taken back to the gaol without further molestation beyond threats to kill him if he said anything about the matter. Blume was examined by a physician, who found one hand paralysed. The physician bound up his neck, which was so swollen and injured that Blume could not hold his head up. Blume says that he knows his persecutors, but that he is afraid to reveal them for fear of being killed.

TELEGRAMS.

[REUTER'S TELEGRAMS.]

MR. GLADSTONE'S PROGRAMME.

LONDON, Aug. 10.

In the debate on the Address in the Commons last night, Mr. Gladstone made a speech in which he denied that the Government had succeeded in their Irish policy, and intimated that the first duty of the Liberals would be to repeal the coercion measures now in force in Ireland.

He reiterated the Newcastle Programme as regards Home reforms, but said that nevertheless Home Rule would be the first business of the Liberal Government. He was unable to give the details of the Bill now, the principles of which, he said, were known and were based upon fully upholding Imperial supremacy, and the effectual transfer to Ireland of the management of her own affairs. As regards the position of the Irish members at Westminster, he said, it was impossible to decide till a responsible Government deals with the question.

He hinted that the rejection or mutilation of the Home Rule Bill by the Lords would imperil their position.

Mr. Balfour said the retention of the Irish members at Westminster meant that Great Britain would always be at the mercy of the Irish vote. He generally condemned Home Rule which, he said, would prevent other necessary and much needed reforms, and that the country would soon weary of Irish Nationalist dictation.

PARNELLITE TACTICS.

In the House of Commons, last night, both Mr. J. E. Redmond, member for Waterford City, and Mr. W. Redmond, member for East Clare, said they regretted that Mr. Gladstone had in his speech withheld mention of his Irish Programme and given no definite promise as regards reinstating evicted tenants or the release of Irish political prisoners.

They renewed the threat to withdraw the Parnellite support unless their demands were satisfied to the fullest.

MR. DADABHAI NAOROJI'S MAIDEN SPEECH IN PARLIAMENT.

LONDON, Aug. 10.

Mr. Dadabhai Naoroji in his maiden speech in the Commons, last night, said that his election was an unique event in the history of India. The influence of Great Britain in India, he said, was beneficent, and the readiness of Parliament to listen to Indian grievances had secured the loyal attachment of India to the Throne.

REWARDS FOR TAMBI.

Colonel Ellis has received the Companionship of the Bath, and Captain Norris and Lieutenant Merriman, the Distingushed Service Order, all for services rendered in the expedition against Tambi.

RUSSIAN DESIGNS ON THE PAMIRS.

LONDON, Aug. 10.

Advices from St. Petersburg state that General Gromchevski has been appointed Governor of Osh.

The *Times*, commenting on this appointment, says that it indicates the serious intentions of the Russians in that quarter, and that Osh will henceforth be their base of operations.

AFFAIRS ON THE FRONTIER. FRESH TRIBAL RAIDS.

(FROM OUR OWN CORRESPONDENT.)

SIMLA, Aug. 10.

The Foreign Office has received news to-day that the Firozkuhis are raiding in the Saripul district, and the rebellious condition of Maimena prevents the Afghan General there from marching against them.

THE MURDER OF THE LATE KUNJ BEHARILALL.

The police enquiry at Ulwar having resulted in the arrest of Major Ramchunder, an officer in the Imperial Service Troops of the State, and of six other persons, natives of Ulwar, on suspicion of complicity in the murder of the late Kunj Beharilall. The Council of Regency of the Ulwar State have applied to the Government of India for the services of British officers to conduct the trial of the accused. The application has been sanctioned, and Mr. Evans, of the North-West Provinces Civil Service, and Major Thornton officiating Resident, at Jeypore, have been nominated Judges. The trial, probably, commences on the 20th inst.

"COCOANUT DAY" AT BHAVNAGAR.

(FOM A CORRESPONDENT.)

BHAVNAGAR, Aug. 10.

The Cocoanut Day procession to Bunder came off yesterday evening. His Highness was riding, fully caparisoned on a beautiful howda, with the Diwan behind him, holding in his hand a chummar according to immemorial custom. The chief officials followed in carriages behind the elephant. The Bhayads and Rajputs, in their picturesque costumes on horseback with the newly-formed corps of Lancers, armed police, &c., formed the main body of the procession. At Bunder, specially decorated for the occasion, his Highness alighted to perform certain ceremonies, and cocoanuts and flowers were thrown into the sea as propitiatory offerings. The Maharaja on his elephant received salutations, and in some places cheers from enormous crowds of people all along the way to Bunder and back. After the procession a durbar, was held when his Highness received congratulations from his officials and merchants.

[REUTER'S TELEGRAMS.]

STEAMER MOVEMENTS.

LONDON, Aug. 9.

The Clan Line steamer Clan Macdonald arrived here this morning.

ADEN, Aug. 10.

The Austrian Lloyd's s. s. Orion arrived, from Bombay, this morning.

SINGAPORE, Aug. 10.

The s. s. Aden arrived here yesterday morning.

COLOMBO, Aug. 10.

Oriental Line mail steamer Oroga from Australia has arrived.

COMMERCIAL AND FINANCIAL NEWS.

LONDON, Aug. 9.

The Liverpool Cotton Market closed quiet. Surats rather weaker, only retail demand.

Good Dhollera 3⅜

In the Manchester Market demand shows no improvement, prices favouring buyers.

2¾ per cent. Consols	97
3 per cent. Rentes	99¼
3½ per cent. Sterling Loan	107
4 per cent. Rupee Paper	65 3-16
Bar Silver	38⅝

THE RELIEF OF THE KASHMIR TROOPS

(FROM OUR OWN CORRESPONDENT.)

ALLAHABAD, Aug. 10.

The relief of the Kashmir troops, stationed at Gilgit, will be carried out during the present month.

THE N.-W. P. LEGISLATIVE COUNCIL.

Mr. T. W. Holderness has been nominated to take the place of Mr. Robert Smeaton, on the Legislative Council, of the N.-W. P. and Oudh.

CAPTURE OF ONE OF THE RAMPUR MURDERERS.

Jamal-ud-din Khan, supposed to be one of the murderers of General Azim-ud-din, late President of the Rampur Council, has been captured in Jodhpur territory.

THE WATER-SUPPLY OF SIBI.

Sanction has been accorded to an estimate amounting to nearly one and a half lakh of rupees for works in connection with the water-supply and encamping grounds at Sibi to meet military requirements.

LORD ROBERTS' *SUB. PRO TEM.*

There is no truth whatever in the report that in case Lord Roberts should proceed to Jellalabad at the head of the mission, Sir George Greaves will act as Commander-in-Chief. No such officiating appointment will be necessary.

THE AMIR AND THE HAZARAS.

The rebellion among the Hazaras spread so steadily that the Amir is said to have collected twenty thousand regular troops, and a similar number of levies, in order to subdue it. He has announced his intention of dividing the Hazarajat among Afghan tribesmen when the rising is crushed.

PURCHASE OF MULES.

The Government of India has sanctioned the purchase, next cold season, of 218 South American mules for use as Artillery draught mules in ammunition columns; also the purchase locally under Battery arrangements whenever possible of suitable mules for use in Mountain Batteries. The Army Remount Department has been further authorised to select mules fit for Artillery baggage purposes from amongst the transport mules at Hissar.

THE BURMA INTELLIGENCE BRANCH.

The Burma Intelligence Branch is to be transferred from Rangoon to Mandalay, and with regard to its control it has been decided that while this branch should at all times be subordinate to the General Officer Commanding the Burma district at whose disposal all its information would be unreservedly placed, it should at the same time be in direct communication with and controlled by the Intelligence Branch of the Quartermaster-General's Department in India, of which it forms an integral part.

CRICKET: POONA GYMKHANA *VS.* BOMBAY HINDUS.

(FROM OUR OWN CORRESPONDENT.)

POONA, Aug. 10.

The cricket match between the Poona Gymkhana and Bombay Hindus was played to-day before a good number of spectators. Poona went in first, and scored 280 runs. The Bombay team went in at five o'clock. When stumps were drawn they scored 57 runs with a loss of eight wickets. The first seven wickets fell for 23 runs. All the Bombay men were caught out. The following are the scores:—

THE POONA GYMKHANA.

Mr Usborne, b Gosavi	18
Colonel Rhodes, c Merchant, b Chonkar	113
Capt Poore, l-b-w, b Patkar	0
Mr Sprott, b Chonkar	8
Mr Hancock, c Gosavi, b Patkar	1
Mr Stockdale, c Patkar, b Chonkar	39
Capt Cox, c Patkar, b Chonkar	55
Capt Dyson, b Patkar	8
Surg-Capt Sutton, c Gosavi, b Chonkar	3
Mr Sargent, not out	1
Mr Anderson, c Gosavi, b Chonkar	0
Extras	34
Total	280

THE BOMBAY HINDUS.

Mr Merchant, c Poore, b Stockdale	0
Mr Kirtikar, c Sprott, b Stockdale	1
Mr Gosavi, c Dyson, b Anderson	1
Mr Jeykar, c Sutton, b Anderson	9
Mr Patkar, c Sargent, b Anderson	1
Mr Chonkar, c Poore, b Anderson	0
Mr Bhandare, c Cox, b Stockdale	10
Mr Vyavarkar, c Sutton, b Anderson	12
Mr Motiwala, not out	18
Extras	5
Total	57

MUNICIPAL STANDING COMMITTEE.

The usual weekly meeting of the Bombay Municipal Standing Committee was held yesterday afternoon, under the presidency of Dr. Cowasjee Hormusjee. Those present included Colonel Wilson, Mr. Grattan Geary, Professor R. G. Oxenham, the Hon'ble Fazulbhoy Visram, Mr. Hurkissondass Narrotumdas, Dr. Balchundra, and Messrs. Javerilal U. Yajnik, K. M. Shroff, A. M. Dhurumsy, and Dr. Acacio Viegas.

CONSTRUCTION OF MEAT VANS.

The Committee considered letter No. 10002, dated 5th instant, from the Commissioner, reporting that he has entrusted the work of constructing 7 wooden meat-vans to Messrs. Richardson and Cruddas at a cost of Rs. 495 each. The amount to be met out of the grant of Rs. 3,710, provided in the current year's budget for the same.

The Municipal Commissioner thought that though iron meat vans would be of greater stability they would, on the other hand, be a greater drag upon the bullocks than the wooden ones.

Dr. Shroff said he was told the weight of the meat carts was very great, and the bullocks were overlaboured, having to draw, as he believed, more then 2¼ tons in weight. Two wheel carts carried only a weight of 64 hundredweights. But he understood the advantage gained in the former instance was owing to the carts being constructed on four wheels and fitted with springs.

Dr. Cowasjee thought that was a very satisfactory arrangement.

In reply to Dr. Bhalchandra, regarding the cleaning of the vans, the Municipal Commissioner said they were daily washed with water and disinfected.

The letter was recorded.

A COMPLAINT.

The Committee next considered letter, dated 5th instant, from Messrs. Samsuddin Sulemanji, Tyebally Ebramji and Brothers, complaining of the bad drainage, the want of roads, police protection, and lighting, &c., in the old Race Course District.

It was agreed that, in reply to the above petition, dated 5th instant, Messrs. Samsuddin Sulemanji, Tyebally Ebramji and other residents of Agripada be informed that these were considerable difficulties in the way of acquiring the land required for the construction of streets and drains in that neighbourhood, but that the Municipal Commissioner was doing his best to secure the ground in question. After discussing business of minor importance the meeting adjourned.

NEWS OF THE DAY.

Sanction has been accorded to the formation of an Intelligence section in the office of the Assistant Adjutant-General, Hyderabad Contingent.

Dr. Giles' report on the Beri-Beri disease, which has caused considerable mortality in Assam, is now under the consideration of the Government of India.

The grant of commissions to officers of the Royal Indian Marine has been refused by the Secretary of State. Officers will only get letters of appointment as usual, signed by the Viceroy.

A young engineer has invented a flying-machine, and intends giving at Calcutta a series of exhibitions in October.

The Rangoon Town Lands Committee has concluded its labours for the present, and the bill drafted by them has been forwarded to the Local Government for orders.

Hitherto it has been the practice of the Nizam's High Court to obtain the opinion of a third Judge when the two presiding Judges sitting as a Divisional Bench do not agree with each other. Since appeals from the Divisional Bench now lie to the Full Bench, the practice is to be discontinued in future, and judgment is to be delivered according to the opinion of the Judge who concurs with the decision of the lower court.

Professor Archibald, who visited India a few months ago, was arrested the other day at Samirang for having, it was alleged, assaulted the editor of the *Surabaya Courant* who had adversely criticised his phonograph show. The case came before the Court of Justice at Surabaya on the 28th of June. On the 30th of June the Court delivered judgment, taking into account extenuating circumstances and the Professor's long detention in prison, and sentenced him to a fine of one hundred guilders and costs.

At a sitting of the Insolvency Court, before the Hon. Mr. Justice Farran, yesterday, the case of Mr. H. A. Hormarjee was called on for further hearing. Mr. Lang, in continuing his address in reply on behalf of the insolvent, submitted that the whole of the opposition, as based upon Section 50 of the Act, was an entire misconception; and that the remedy of the creditors, if they had one, was to get the payment of the £5,000 to Elliott and Sons set aside and recover the money from them. The payment had not been made in contemplation of insolvency. Adverting to the insolvent's difficulties, Mr. Lang said they had come upon him quite suddenly. He had been dealing as openly as he could have done, the bank people being fully aware of what he had done, and having assisted him to do it. Mr. Lang submitted that, under the circumstances of the case, which must be treated on its merits, the insolvent had not been guilty of any gross conduct, and that he should not be censured for not having closed his business sooner than he had done, as he was justified in trying to retrieve his position. At the conclusion of Mr. Lang's address, his Lordship took time to consider his decision.

The total number of deaths registered at Calcutta, during the week ending 30th July, was 200 against 181 and 207 in the two preceding weeks, and lower than the corresponding week of last year by 2. There were 8 deaths from cholera, against 5 and 23 in the two preceding weeks; the number is lower than the average of the passt quinquennium by 1. There were no deaths from small-pox during the week. There were 13 deaths from tetanus, against 12 in the previous week. The mortality from fevers and bowel-complaints amounted to 66 and 25 respectively, against 65 and 23 in the preceding week. The general death-rate of the week was 22·3 per mille per annum, against 22·3, the mean of the last five years.

A resolution has been issued by the Revenue Department on the subject of the restoration and maintenance of a higher standard in the art-ware and manufactures of India. The main questions which appear to require consideration are(1) further promotion of drawing as a part of the generl educational scheme; (2) employment of Oriental models in school drawing classes; (3) establishment of special drawing classes for special trades in provincial schools; and (4) adoption of duplicate system of types in museum collections. The Governor-General is of opinion that a second conference similar to that which met at Calcutta in 1883 should meet and consider the present situation, and opportunity will be taken of the Lahore Exhibition to hold a conference to discuss the questions under consideration. Local governments are invited to depute such officials as they think fit

The Board of the Commercial and Land Mortgage Bank, Limited, Madras, has selected Mr. F. D. Stranack, Agent of the Bank of Bombay at Amraoti, brother of Mr. Stranack of Madras, for the management of the branch to be opened shortly in Bombay, says the *Madras Mail.* Mr. F. D. Stranack has served the Presidency Bank for thirty years, in Bombay and Scinde, joining the present institution when the old Bank failed, and was reconstituted in 1866, with Mr. Sleigh, the present Secretary and Treasurer. His professional abilities are of no mean order, and the reputation he has won at every branch he has had the control of is most assuring in connection with his new work. He raised the Amraoti branch, where he at present is, from a second to a first-class office, and it has since held its own against all the other branches of the Bank. He recently received a very handsome testimonial from the residents and *clientele* at Amraoti, and his severance from the Bank, which he has so long and faithfully served, is regretted by all with whom he has been so long connected.

The Burma Government has proposed to make over to Assam that part of the Arrakan hill tracts lying between the present actual administrative boundary at Daletmai and the Blue Mountain boundary of the Chin hills. The matter probably will be settled in the coming cold season by a commission.

We have before us, writes the *Financial News*, the returns of upwards of four hundred elections, and, from the point of view of the City, quite apart from any political consideration, they are of an interesting character. Among the gentlemen who have secured re-election we notice Mr. Agg-Gardner, a director of five companies; Mr. Spencer Balfour, whose broad back supports the responsibilities of no fewer than seventeen; Mr. E. H. Bayley, five companies; Mr. Cosmo Bonsor, five companies; Mr. T. W. Boord, five companies; Mr. Jacob Bright, three companies; Mr. John Albert Bright, four companies; Mr. H. E. Broad, six companies; Sir John Fergusson, eight companies; Lord E. Hamilton, four companies; Mr. E. B. Hoare, seven companies; Mr. H. Kimber, eleven companies; Mr. Henry S. King, ten companies; Sir John Lubbock, six companies; Mr. W. S. B. M'Laren, five companies; Mr. A. J. Mundella, seven companies; Sir E. J. Reed, four companies; Sir A. Rollit, three companies; Mr. Shaw-Lefevre, three companies; Mr. Howard Vincent, three companies; Sir E. Watkin, ten companies; and Mr. W. Woodall, six companies. It may, in fact, be said that almost every prominent City man who was in the last Parliament returns to Westminster. There are some notable exceptions. Sir Henry Tyler is amongst the slain. It will now be in order for him to devote to the interests of the ten companies of which he is a director the time he used to spend in framing laws. And Mr. Hugh Watt! Poor Mr. Hugh Watt! The Yuruari Company would have none of him, and his constituents have followed suit. Among other defeated City men are Mr. Storey-Maskelyne, Sir A. Clarke, Sir J. Colomb, Mr. R. Hammond, Major Isaacs, Major Jameson, Mr. H. L. W. Lawson, Mr. J. M. M'Lean, and Captain Pavy. Viscount Grimston, who is a director of six companies, is, by his own will, no longer a member of Parliament, and Mr. M. Low, who is a director of four companies, also retires. An interesting fight was that between Mr. H. S. Foster, a director of twelve companies, and Mr. J. Judd, a director of six companies, in which Mr. Foster came off victorious, and thus made a notable addition to City men in Parliament.

THE CURRENCY QUESTION.

PUBLIC MEETING IN BOMBAY.

A large and influential public meeting of European and Native gentlemen was held in the Town Hall, Bombay, last night. Although the hall was not crowded, it was well filled by an assembly of gentlemen who are well-known as the heads of important trading firms and Government servants. Amongst those who were on the platform and in the hall were the Lord Bishop of Bombay, the Hon. Mr. Justice Farran, the Hon. Mr. Justice Jardine, Mr. H. A. Acworth, C.S., Surgeon-General Pinkerton, Capt. Hext, C.I.E., Col. Wilson, Col. Shortland, Col. Bissett, C.I.E., Major Martin, Messrs. A. F. Cox, C.S., G. A. Barnett, Grattan Geary, F. Stevens, C.I.E., Mr. Turner, Mr. C. Douglas, Brigade-Surgeon Maconachie, Brigade-Surgeon Arnott, Capt. A. Clarke, Messrs. W. Griffiths, J. D. Inverarity, H. Latimer, H. J. P. Thomson, E. S. Luard, A. C. Walker, A. Murray, Dr. Baker, Messrs. P. B. Savile, W. Burke, R. Gilbert, W. Chambers, W. Penny, G. Farran, H. W. Barrow, W. Pearson, L. P. Russell, E. Beynon, F. C. Brewin, R. P. Carreras, W. M. Edington, G. R. Henderson, W. Duncan, W. Fleischer, G. R. Spencer, F. W. Henson, C. Chambers, F. Phillip, Captain J. Wilson, R. N. R., Mr. D. Carmichael. Captain J. B. Macfadyen, Mr. P. McNeill, Captain R. W. Gimblett, Messrs. R. Douglas, G. H. Fennon, Captain W. Potts, Dr. De Gama, Messrs. H. Brewin, W. George, T. N. Heingholi, James Duncan, J. B. MacPhidon, F. B. Phillips, Alfred King, G. H. Farran, B. Phillips, F. Raper, H. G. Tomkins, C. P. Major, D. Macropolo, J. Hewett, Colonel F. W. Major, Messrs. T. C. H. White, J. O'Connel, James W. Smith, N. P. Wolf, J. Bristed, F. W. Harrison, M. W. Fletcher, G. R. Henderson, James Connell, L. G. Scott. T. A. Walsh, J. B. Machay, E. Greenwood, J. Neilson, W. M. Fleming, H. J. B. Hargrave, A. E. Bertie-Smith, J. M. C. Steel, R. B. Owen, J. R. Morgan, C. E. James, J. Hutchinson, Alfred Pell, J. Willard, A R. Sharp, B. Saville, C. E. Crawford, C. F. Underwood, G. Plinston, M. Macmillan F. W. Shallis, N. G. Windham, T. H. H. Hand, F. C. Donnohue, Dr. Bhalchandra Krishna, Messrs. N. G. Chandavarkar, K. N. Kabraji, S. N. Cooper, A. F. Moos, N. R. Ranina, the Hon. Fazulbhoy Visram, Manockhshaw J. Talyarkhan, Bomanjee Pestonjee Master, Shapurjee Burjorjee Bharucha, Damodhur Goculdas, Ramjee Lukhmidas, Oomer Jamal, Rahim Haji Haroon, and Abdul Rehman. &c.

On the platform was displayed a map of India showing the railway system of this country, and on either side large diagrams showing at a glance the movements of prices of silver as measured in gold, and the movement of prices of general Indian products, wheat, cotton, and gold, as measured in silver. Copies of these diagrams were also repreduced in a miniature form, and distributed to the meeting; also copies of the Indian Currency Association prospectus, and a report of the public meeting of the Association on the 13th July last, at the Town Hall, Calcutta, at which the Hon. James Mackay presided, and delivered an important speech. Mr. H. A. Acworth, C.S., Municipal Commissioner of Bombay, was elected to the chair, and spoke at length. He said that the petition, which was being sent from the head-quarters of the Association in Calcutta to the House of Commons, had been signed largely in Bombay. They were signatures not of men following one another like sheep, but of men who had come to a reasoned conclusion on the question. The chairman further averred that political economists were agreed in thinking that by far the most important of the properties which appertain to a currency was stability of value. They knew, or at least they were told on good authority, that the trade of India, which ought with the expansion of communication, which had characterised the last twenty years, to have increased by leaps and bounds, had not been and was not increasing. He believed that the real cause of that was to be found in the position we occupy in respect of our currency. In the concluding remarks which were received with loud applause, he observed that the main object of the petition before them was to set before the House of Commons the loss and distress suffered through the present condition of the Indian currency, and to demand that the Indian Government should be allowed what would not be denied for a moment to the smallest colony of Great Britain, free power to settle her own difficulties. Mr. F. Cox, the Accountant-General of Bombay, moved the first resolution which was to the effect that the gold value of the rupee had been prejudicial to the interest of India, and that it was desirable that the Government of India should be granted liberty to close the mints against private coinage and declare a gold standard. The Accountant-General's speech was listened to with great attention. It was replete with deeply interesting figures and statistics, and illustrated by means of the diagrams displayed on the platform. He admitted that there had been an improvement in the trade of India, but no very remarkable improvement, or in her gross revenue, but he thought what improvement there was, could be accounted for without giving credit to a falling exchange. The enormous increase of population alone accounted for one-third of the increase in India's trade during the last twenty years. Another cause, he continued, was the opening of the Suez Canal, and the great reduction freights. The principal cause for India's advance in commerce must be looked for in the extension of her railway system. In those three causes it appeared to him that they found enough and more than enough to account for India's 80 per cent. advance in exports, 120 per cent. in imports, and 60 per cent. in gross revenue. He considered it was desirable that the Government of India should be given liberty to apply any possible remedy for the evil which existed. The question was what should that remedy be? He believed that the true and safest remedy was bi-metallism, but there seemed to be no immediate prospect of an international arrangement in its favour taking place, and they could hardly afford to wait longer. It seemed to him, therefore, necessary that we should seek, if possible, some haven of refuge in which we could rest until we were invited to join other nations in accepting a double standard. His resolution suggested that such a haven of refuge might be found in a system based upon the closing of our mints against silver, and the declaration of a gold standard, that was to say a fixed value for our rupees expressed in the money language of those countries which have a gold currency with whom we practically deal. Mr. Cox then sketched the idea of how the scheme could be worked, and concluded the sketch by saying that he believed that the Government of India would be able to devise a scheme which would be an enormous improvement upon our present system of unrestricted silver coinage. Mr. Shapurji B. Bharucha seconded the motion, and in the course of a lengthy and interesting speech produced a mass of statistical facts showing the export and import trade of the country. He concluded his remarks by saying no country could have borne the strain that had been put on it better than India had done. Mr. C. H. B. Forbes proposed that a branch of the Indian Currency Association should be established in Bombay, and he was seconded by Mr. D. Gostling, and supported by Mr. N. G. Chandavarkar, the proposition being carried without opposition. A Committee was appointed to act as officers of the Bombay Branch of the Indian Currency Association, and the proceedings, after lasting two and a quarter hours, terminated with a hearty vote of thanks to the Chairman, on the motion of Col. Bissett.

Col. Wilson moved that Mr. H. A. Acworth, C. S. Municipal Commissioner of Bombay preside.

The proposition was unanimously adopted. Mr. Acworth then took the chair.

THE CHAIRMAN'S SPEECH.

The chairman who was received with loud applause said: Gentlemen,—The constitution and operations of the Indian Currency Association have during the past few weeks divided our interest with the results of the elections at home. You have probably all perused the petition, which is being sent from the head-quarters of the Association in Calcutta to the House of Commons as well as the able speeches in which Mr. Mackay has vindicated the views set forth in that petition. I am happy to say that a large number of signatures has been appended to the same petition in Bombay, and these are signatures not of men following one another like sheep, but of men who have come to a reasoned conclusion on the question. That Bombay is a little late in the field will not, I believe, be any disappointment to our friends in Calcutta when they reflect that the reason is that we who now earnestly support the views of the Association have taken time to arrive at our decision. That decision will, I apprehend, be regarded as all the more valuable on that account. The long summary of evils caused to this country during the past twenty years by the instability of silver, which is contained in the petition, comprises here and there perhaps a statement of fact or a reason with which some of us may not altogether concur, and it is inevitable it should be so. But these circumstances do not furnish any adequate reason for refusing to adopt the petition if our opinions are in accordance with its main general proposition that the country whether from the point of view of those who govern, those who trade in it, or those who pay taxes in it, has suffered, and suffered most grievously from the instability of the rupee, and stands at this moment face to face with the prospect of greater evils and greater sufferings. What the opinion on the subject of those who govern the country is, may be gathered from many a document, which we have upon record. Permit me to read to you an extract from the speech of Sir Louis Mallet, the first delegate of British-India at the International Monetary Conference held at Paris in 1881:—"The Government which I represent believes that there is an evil, an evil very serious at present and still more serious in the future. The great wish of the financial authorities in India has been, if possible, to have a common monetary system with England. Silver being impossible on account of the English system, they must choose between bi-metallism or gold, and if the opportunity should offer itself we should be only too ready to seize it, and return to the proposals of the Commission, which sat at Calcutta in 1868 and enter, though much against our wish, into the struggle which is about to commence between the nations of the earth for the sole metal, which still will have a solid basis as an International Currency." In saying this, Sir Louis Mallet merely repeated a similar warning which had been given in 1878 at a former conference at Paris by one of the delegates of England, no less a person than Mr. Goschen, the great and successful Chancellor of the Exchequer for the past six years. (Applause.) Mr. Goschen said, and bear in mind that this was fourteen years ago, "the Indian Government has suffered great loss, the merchants have suffered from the fluctuation in value, and the public functionaries have suffered from depreciation. If other countries are to carry on the propaganda in favour of a gold standard and the demonetization of silver, the Indian Government will be obliged to reconsider its position, and may be forced to take measures similar to those taken elsewhere to discard silver." The estimation in which the monetary position of this country is held upon the Continent of Europe may be gathered from the words of the delegate of Italy at the Paris Conference in 1881, when he defended the action of his Government in raising a gold loan and thereby withdrawing many millions sterling from the circulation of other nations, and said that Italy "was obliged by the most elementary prudence not to expose herself to serve as a reservoir of debased metal, and as the Finance Minister said in the Italian Parliament to become the monetary India of Europe." But we have a very recent utterance on the question from the India Office. On the 12th of last month the *Bombay Gazette* and the *Times of India* published a letter, dated 13th May from the India Office to the Treasury. After, to use the words of the letter, "illustrating the enormous difficulty in adjusting taxation in India to the expenditure which arises from the great fluctuation in exchange the letter goes on to say that "within a few weeks the Government of India is liable to find itself exposed to the necessity of providing a sum greater than the whole of its receipts from either the Customs duties, or the assessed taxes, or from the recent duties on salt, and this result ensues from causes over which neither the Government nor the people of India have any control, but which arises for the most part from legislation, either actual or threatened by other nations; nor is it only to Government that this most serious inconvenience is caused. The disadvantage to trade in India is shown by the letter of the Bengal Chamber of Commerce, which the Government of India have forwarded, and there can be no doubt that it is equally felt by the merchants in the United Kingdom having transactions in India. Any measures, therefore, which can bring about a comparatively stable rate of exchange are to be cordially encouraged in the interests of the people of India and the mercantile community trading between this country and our Eastern Possessions." Such, gentlemen, are the views of the Government of India on this question. To what extent India is able under her present taxation to make both ends meet during the current year we shall know at a later date. If she is not able to do so, and the present and prospective condition of the exchange market renders it in my mind at least very doubtful, what, let me ask a question, which interests directly every tax-payer and every person in the country, what will be the consequence? If India cannot pay her way under her taxation as at present arranged, one alternative only presents itself that taxation must be increased, and where is the increase to be obtained from? Few people will be found to argue that, considering the wealth of the country taxation has not already reached the prudential limit. If the Finance Minister is driven to find other ways and means it will assuredly be a task of no ordinary difficulty to find them, and equally a matter of serious import to impose them. This statement of the case, which will be referred to more at large by later speakers, should I think bring home to the minds of the people the emergency which exists and the closeness of their interest in the present question. And now, gentlemen, with regard to the question of trade, you have been already told what the Bengal Chamber of Commerce think on the subject. You have no doubt studied Mr. Mackay's careful analysis of it. Later speakers on this occasion will deal more fully with it. But I beg you to be good enough to consider the following statement of the case: Political economists are, so far as I am aware, in agreement in thinking that by far the most important of the properties which appertain to a currency is stability of value. (Loud applause.) Unless there is something approaching to it, how is the trader, or for the matter of that any one else to know either the price at which he will sell or the price at which he will purchase his goods. I have discussed the question at present before us with many of the ablest men in this city, who are opposed to the movement which we are here to advocate. I have asked them whether they can seriously argue that a currency of which from day to day and even from hour to hour, you can never know the value can be a good thing for trade. I have not found one who is able to answer this question in the affirmative. It seems to me, I speak with great diffidence, that when you come to analyse the arguments of those who disagree with us they reduce themselves to this that in their judgment it is not a low exchange nor yet a fluctuating exchange, that is an exchange now falling and now rising but maintaining on the whole a given level, but a falling exchange which is valuable, because it gives a stimulus to export trade. But, gentlemen I would ask you to consider whether such an argument does not answer itself. It is evident that neither silver nor any other form of metallic currency can go on falling for ever, and when you have reached the bottom, when, say, the rupee has descended to eight or sixpence, what then? You will be in a position which offends against another axiom of political economy, namely, that a medium of exchange shall or ought to contain great value in small bulk, and you will have come to the end of all the advantages which a constantly falling exchange, according to your own showing, procures for you. Then consider these facts for such I believe them to be. We know that our silver currency deprives us of the benefits which our connection with England ought to yield to us. We know that English capital which is willing enough to seek even the most unstable of South American republics practically refuses to look at us. We know, at least we are told on good authority, that the trade of India which ought with the expansion of communications which has characterised the last twenty years to have increased by leaps and bounds has not been and is not so increasing. I believe that on a sober examination these statements will be found undeniable. I believe, I speak under correction, but I believe that the real cause of them is the position we occupy in respect of our currency. (Applause.) I believe also that it will be found that the majority even among those mercantile men in Bombay, who disagree with us will concur in this conclusion. What they really refuse to concur in is the proposal made in the petition for improving our position. On the 3rd of this month the chairman of the Bank of Bombay and of the Chamber of Commerce made a speech in which, referring to Mr. Mackay's speech in Calcutta, he disclaimed on behalf of Bombay any imputation of indifference, and went on to say, "people here keenly appreciate the position, but as far as I can hear the feeling is that the way has not been made clear for the big proposed change. People still fear that the remedy may prove worse than the disease." Mr. Symons, you will observe, admits the disease. He is not, I presume, one of those who believe that in a debased and unstable medium of exchange India possesses a Fortunatus purse, which has been denied to other countries less favoured by Providence. But Mr. Symons says, as we have sat still for the past twenty years, so now sit still, do nothing, bear the disease as best you may. Gentlemen, the gospel of inertia will never want either for apostles or disciples, but it has not been by sitting still and in the words of Mr. Micawber "waiting for something to turn up" that England has achieved her pre-eminence in commerce. (Applause.) The disease is admitted practically on all hands and by every person whose opinions are worth mentioning. If the remedy suggested in the petition be a bad one, will somebody suggest a better. Practically we are aware that if we are to take the disease in hand at all we are reduced to one or other of two alternatives, either international concert in favour of a double standard or what is suggested in the petition in default of it, a gold standard. True it is that as Sir David Barbour has observed the introduction of a gold standard and the closing of the mints to the free coinage of silver will be one of the most gigantic operations known to economic history. But, gentlemen, I would submit to you that the longer the operation is deferred the more dangerous, the more difficult, and more gigantic it will be, while the end is inevitable. (Applause). Many years ago we might have established a gold standard on the basis of two shillings. We shall have to be much less ambitious now and to be happy perhaps if we are able to do it on a basis of sixteen pence. But, gentlemen, what will be our position if ten years hence we are driven to effect a change on a basis of eight pence? I beg you to observe in conclusion that the main object of this petition is to set before the House of Commons the loss and distress suffered through the present condition of the Indian currency and to demand that the Indian Government should be allowed what would not be denied for a moment to the smallest colony of Great Britain free power to settle her own difficulties. (Hear, hear, and applause.) It is hoped that the Conference to be held in America will be successful in attaining International concert. It is only in default of this contingency that the petition asks for the adoption of the only remaining effectual remedy, a gold standard. I only trust that this petition which, as you now know, has already been subscribed by more than two-thirds of the firms which constitute the Bengal Chamber of Commerce, and which is already supported by thousands of other signatures may receive from the Commons of Great Britain the attention which it deserves. The country, in my humble opinion, owes a deep debt to those gentlemen who commenced the movement, and especially to my honourable and distinguished friend, Mr. Mackay, for the able and vigorous manner in which he has discharged and is discharging the duties of the office of president. (Loud applause). I will now call upon Mr. Cox to move the first resolution.

MR. COX MOVES THE FIRST RESOLUTION.

Mr. A. F. Cox, Accountant-General, Bombay, who was received with loud applause, moved: "That the fluctuations and fall in the gold value of the rupee have been prejudicial to the interest of India and that as there seems no immediate prospect of an international agreement in favor of a double standard it is desirable that the Government of India should be granted liberty to close the mints against the private coinage of silver, and declare a gold standard or adopt some other method of giving a stable value to the rupee." He said: I suppose that most of those who have come to this meeting this afternoon do so because they have been pinched either by the fall or the fluctuations of the value of the rupee. But I suppose that there is no one so foolish as to imagine that a very serious change in the currency laws of this country will be introduced for our benefit if we are in a minority, and this is the first point upon which the resolution touches. It is said that we are not in a minority, but that the exchange during the last twenty years has been prejudicial to the interests of India in general. Now this is a proposition which is, I believe, very generally accepted not only in India, but also in Europe. And yet there are some who deny it, and of those who deny it probably there is a larger number in Bombay than in any other city in India. We learn from Calcutta that two-thirds of the European firms there have joined the Indian Currency Association. Unfortunately we cannot say the same of Bombay. It is not long since I heard one of our leading European merchants state carefully, and I suppose seriously, that the falling exchange was advantageous to India. That struck me as a rather startling statement, for I have always been taught to believe that if there is one quality which is necessary for a good standard of value and medium of exchange it is stability. However, those who take a different view appear to argue much in this way. They contend that there has been a very remarkable increase in the trade of India since the rupee began to fall. And they point to the depressions in trade which have occurred when there has been any considerable rise in exchange, and to the activity of trade which has followed a fall in exchange. I do not think that it can be denied that these results have followed these causes. But what I do deny is that the results will be permanent. It is, I think, very much as though some one should place an embankment across the bed of a stream. The immediate effect is that the water is arrested, but if the embankment is strong enough to resist the pressure of the water the level of the stream must eventually rise to the level of the embankment, and the water will then flow over it with the same volume as it flowed before. This seems to me very fairly to illustrate what happens to trade when exchange rises and remains fixed. There is a temporary depression, but trade soon adjusts itself to the new circumstances, and then goes on as though nothing had happened. Or it may be that this embankment of ours will be unable to resist the pressure of the water, and will be swept away. The immediate result of that is that the stream will flow for a time with greater speed, with increased volume, and this represents very much what happens when exchange having risen gives way. Exports are for a time stimulated. But the industry of India is no more increased than the capacity of that stream to carry water to the sea has been enlarged by the destruction of the embankment. Any argument which is used by these admirers of the depreciated rupee is this. They assert that although the gold value of the rupee has fallen, the gold value of India has either not fallen, or not fallen so much, so that the Indian producer now receives a larger number of rupees for the same amount of commodities, while his expenses have remained the same. He pays the same number of rupees for his land assessment, the same number for his cattle, and other instruments of agriculture, and the same prices to his daily labourers, so that he finds himself left with a larger net profit upon the transaction. And this, it is argued, stimulates him to increased industry. He takes up more land for cultivation, and sends more produce by railway to our ports, so that Government derives a very considerable advantage from his increased industry. I shall attempt to prove to you that it is altogether untrue that a larger quantity of silver money is now received for the same commodities than before the rupee began to fall. But even if it were not so, our opponents' argument would surely amounts to this that if Europe had not been so kind as to demonetise silver, it would have been a wise policy on the part of the Government of this country gradually to debase our coinage by adding from year to year more and more base metal to the silver which it contains until at last it would have been able to return to the person who tendered ten rupees weight of pure silver at our mints not only ten standard rupees but fifteen debased rupees, which he would be able to pay over to the producer, and taking advantage of his simplicity spur him to increased industry. Now I cannot bring myself to believe that it can be possible in any circumstances whatever that a Government can debase itself in coinage with advantage; but it is possible, and I don't think there is any one here simple enough to believe it. This picture of the Indian producer reminds me of an invention which is described, I think, by Mark Twain. The ingenious inventor proposed to work a sewing machine in a very easy and economical way with the assistance of a cat and a mouse. The machine was to be actuated by the revolutions of a perpendicular spindle. This spindle was to have two arms upon opposite sides, one rather low down and the other higher up. To the lower arm he proposed to harness a cat and from the other arm to suspend the mouse in such a way that it should always be just out of the reach of the cat; and his idea was that the cat upon catching sight of the mouse would immediately dash forward and continue tearing round and round in its vain efforts to secure the little animal. This, I think, is very much the picture drawn of India by those who argue upon the assumption that she receives a large number of rupees for her products, and is thereby rendered more industrious. India is a cat which is expected constantly to pursue the mouse—wealth—though she never actually secures it. But these, gentlemen, are theories. Let us submit them to the test of statistics. I fancy that most of you have read the very interesting speech delivered by Mr. Mackay, the President of the Indian Currency Association. I do not mean to travel over the same ground over which Mr. Mackay travelled; but I should like to recall to your recollection one point which he made in that speech, and which will be useful to my argument. Mr. Mackay had collected together the figures which represented the aggregate trade of India during the past twenty-five years, and he divided that period into five groups of five years each. He showed that the aggregate trade of India during the five years which immediately followed 1871, showed not an increase of trade but a small decrease of ½ per cent. as compared with the five years which immediately preceded 1871. In the third period of five years a very satisfactory advance at the rate of 25 per cent. was made. And there was also an improvement visible in the fourth and fifth periods. But the ratio of increase gradually fell off. From 25 per cent. it became 22 per cent. and from 22 per cent. it fell to 19 per cent. If the increase of India's trade proceeds in this decreasing ratio, it will only take about thirty years for our commerce to cease to make any advance at all, and then slowly to decline. Being anxious not to touch upon the points which Mr. Mackay has dealt with, I have had recourse to a very useful volume of statistics published last year by Mr. Giffen of the Board of Trade. It is called the Statistical Abstract for the Colonial and other Possessions of Great Britain, and it furnishes figures relating to population, exports, imports, rice, shipping, railways, and the like. I first examined the figures relating to exports, and I find that the exports from India in 1871 amounted to fifty-seven crores and a half. By 1889, which is the latest year for which Mr. Giffen gives figures for India's exports they had increased to one hundred and five crores, showing an advance of about 80 per cent. I compared these figures with those relating to the Straits Settlements, Ceylon, Mauritius, the Australian Colonies, and the Cape of Good Hope. I found that the increase in exports for the Straits Settlements had increased during these twenty years by 190 per cent. as against India's 80 per cent. Ceylon had only advanced by 30 per cent., while the unfortunate Island of Mauritius had declined by 10 per cent. These countries enjoy together with India a supposed advantage of a depreciating currency. Let us now compare them with colonies which are without that advantage. I have here all the figures relating to each individual Australian colony, but I will not trouble you with them. I will merely give you the figures relating to the exports from the whole of Australasia. These were valued in 1871 at 34¼ million sterling, and had risen in 1890 to 64¾ million sterling, showing an increase at the rate of 90 per cent. The exports from the Cape of Good Hope had increased during the same period from 3¼ millions to ten and a quarter millions, and that is at the rate of 180 per cent. I next examined the figures relating to imports, and here I would remark that the same argument, based upon an increased silver price of India's products, which leads to the conclusion that her exports are encouraged, leads also to the conclusion that her imports are checked. But Mr. Giffen's statistics show that such has not been the case. India's imports have risen from nearly forty crores in 1871 to 86¼ crores in 1889, an increase at the rate of 120 per cent. while we have seen that her exports increased only at the rate of 80 per cent. during the same period. The imports of the Straits Settlements have advanced by 200 per cent. Those at Ceylon have been stationary, while those of the unfortunate Mauritius have decreased by 30 per cent. The imports into Australasia have risen by 120 per cent. that is at the same rate as India's. The Cape of Good Hope however has doubled the value of her imports from the foreign countries. I now give you the figures representing the gross revenues of these dependencies of Great Britain. The gross revenues of India have increased from 51 crores in 1871 to 85 crores in 1890, or at the rate of 60 per cent. The gross revenues of the Straits Settlements have advanced by no less than 1,000 per cent. Those at Ceylon and Mauritius had advanced by 330 and 325 respectively. For Australasia the increase has been from 10¼ millions to 29¼ millions, which is at the rate of 180 per cent., while the revenues of the Cape of Good Hope have risen by 470 per cent. in these twenty years. And, lastly, I would ask you to observe the progress which has been made in the construction of railways. In 1871 there were 5,077 miles of railway opened in India, while the mileage in 1890 was only four miles short of 17,000, the increase being at the rate of 230 per cent. In Ceylon the increase was 160 per cent. and in the Mauritius at 50 per cent., while in Australasia the advance had been at the rate of 650 per cent. and in the Cape of Good Hope at 2,800 per cent. The inference which I draw from these figures is that there has been no very remarkable improvement in India's trade or in her gross revenues, while her railway system has not been enlarged as rapidly as has been the case in countries with a gold standard. There has no doubt been a satisfactory improvement under all these heads, but I think we can discover cause to account for it without giving credit to a falling change. In the first place I would point to the increase in India's population. In 1871 it was found to be 210 millions. In 1891 it had risen to 280 millions which means that there are now in this country four persons who are able and willing to work in the production of commodities for export to foreign lands when there were only three men able to do this in 1871, and where in 1871 there were but three persons requiring to be supplied with foreign products imported into India, there are now four needing to be so supplied. This enormous increase of population alone accounts for one-third of the increase in India's trade during the last twenty years. Another cause for the improvement in our commerce is to be found in the opening of the Suez Canal, which took place just at the time when silver began to fall in value. I need hardly say much to show you that this direct and quick route to the markets of Europe must have very considerably stimulated our trade. But I should like to draw your attention to the great reduction in freights since the Suez Canal was opened. A mercantile friend in this city, who is among our opponents, has nevertheless been kind enough to furnish me with a statement, showing the freights payable from the year 1871 to the year 1891. In January, 1871, freights were at 58s. 9d. In April of that year they were at 62s. 6d. In July the quotation is nominal. In 1872 the rates were 63s. 9d., 48s. 9d., and 46s. 3d. In subsequent years freights have gradually fallen until in 1890 they were as low as 20s. in January, 21s. in April, and 15s. 6d. in July, and last year the figures for these three months are 16s. 9d., 26s. 6d., and 20s. I understand that in this present year they have been as low if not lower. But the principal cause for India's advance in commerce must I think be looked for in the extension of her railway system. I have already mentioned that the mileage has increased from 5,000 to 17,000 within the last twenty years. But as the mind grasps so much more easily facts which are expressed in the shape of a picture than those given in the shape of numbers. I have prepared a rough map showing the lines of railways now opened in this country. The red lines in this map represent the railways which were opened in 1871. The black lines show what has been added since that year. It appears from this that there was through communication between Bombay and Madras. But I remember very well that having landed in Bombay towards the close of 1871, and having disposed of my sovereigns at the rate of Rs. 10-4 as. each I made my way to Madras, and had to travel by country-cart and boat across a gap which separated the two systems of railways. Through communication with Calcutta was in that year quite a novelty. In fact our railway system was altogether in its infancy. This map shows what an immense advance has been made since then. India has begun to be covered with a net-work of railways which act as feeders to the main trunk lines which were at first constructed, and these trunk lines have been so generously fed that they have had to be enlarged into double lines, where at first they were single and besides the increase in the mileage. I was informed a few days ago by the Agent of one of our great Bombay railway companies that the rates now charged for carriage by railway are very much less than they were in 1871. In these three causes it appears to me that we find enough or more than enough to account for India's 80 per cent. advance in exports, 120 per cent. in imports, and 60 per cent. in gross revenues. (Loud applause.) I now proceed with the question of whether rupee prices for India's products have risen or not, and fortunately I am able to illustrate my remarks by diagrams instead of groups of figures. The first diagram to which I will ask your attention is one which I have borrowed from Sir David Barbour's most valuable little book upon the theory of bi-metallism. He carried it down to the year 1885. I have extended it up to the present year. But before explaining the method of its construction I think it would be well if I were to explain as shortly as possible for the benefit of those who have not studied this matter very closely the history of the circumstances which led to the fall in the gold value in silver which is illustrated in the diagram. For some hundreds of years both gold and silver have been used in Europe for the purposes of currency. They were also used in India until 1835. Their value relatively to one another for some two hundred years varied but slightly in Europe. The Royal Commissioners, appointed in 1887 to enquire into this matter, reported to her Majesty that from the middle of the seventeenth century up to the year 1871 gold and silver had not varied more than 3 per cent. on either side of a ratio of 15 per cent. of silver to 1 per cent. of gold. The first country to discard silver was England. In 1816 she became gold mono-metallic. Fortunately no harm resulted even to herself because no other nation followed her example. But in 1871, Germany became possessed of an enormous mass of money, which she had forced France to pay to her as an indemnity, to cover the cost of the Franco-German War. It then occurred to Germany that this was a favourable opportunity of following England's example and becoming gold mono-metallic, because she imagined that England had become rich in consequence of being gold mono-metallic, and it did not occur to her that England had become gold mono-metallic, because she was rich which seems more likely to be the truth. Germany's intention to demonetise silver soon became known, and all the countries of Europe were seized with the alarm that their silver money would become bad. When therefore in 1873 Germany gave effect to her intentions the three Scandinavian nations did what she did. They discarded silver. In 1874 Holland did the same and a final blow was struck at silver when the Latin Union nations brought their agreement to an end. The Latin Union consisted of five countries, France, Belgium, Switzerland, Italy and Greece, who since the year 1865 had joined with France in carrying out a currency system, which had been in force in France since the beginning of the century. According to this system the mints of France were freely opened to the coinage of both gold and silver, and it was enacted by law that both metals were full legal tender at a ratio of 15½ to 1. That is to say that any one owing a debt of one ounce of gold would discharge it by paying 15½ ounces of silver instead. In 1865 the other formations which I have named agreed to adopt the same monetary law as France. In that year a fear was prevalent in the world which is very different from the fear which prevails now. Gold had been produced in such enormous quantities in Australia and California that people began to apprehend that it would become too common to be a good standard of value. In order to maintain its relative value with silver the Latin Union was formed. But when in 1874 the mints of the Union became gorged with the silver which had been discarded by other European countries the Latin Union feared that they would lose all their gold and become a reservoir for debased silver. They, therefore, mutually consented to terminate their agreement, and from that time the gold value of silver has continued steadily or rather fitfully to fall. Now, gentlemen, I will proceed to explain Sir David Barbour's diagram. The upper and dotted line represents the gold price of silver, which begins at about 60d. per oz. in the year 1850. It then rises slowly in consequence of the large discoveries of gold to nearly 62d., in 1857, to 66d., which is the last year in which our rupee was generally worth 2s. In 1866 it fell towards 60d. an ounce, and continued at that price until 1871. In 1871 its fall began and from 60d. an oz. its gold value was gone below 40d. The lower and continuous line represents the gold value of English commodities generally. They rose rapidly from 1850 to 1857, chiefly in consequence of the gold discoveries, but partly also in consequence of the Crimean War. After that war was over they fell and then rapidly rose to their highest point in 1865, which is again the time of the American Civil War, when many of you will remember how inflated prices were in this country. After the conclusion of the American war prices declined more rapidly than they had risen, and then rose again until 1873. From 1873 you will observe how strangely the silver line and the commodity line follow one another up to the year 1886. After that the gold prices of commodities increased in England while silver has continued to fall. The inference to be derived from this diagram is this. That from the year 1873 to 1886 India has not upon the whole had to pay a larger number of rupees for what she has imported from England. During the last five or six years however it appears she has been paying a higher rupee price. This diagram refers only to the prices of English products, and in order to illustrate the movement in the rupee prices of the products of India, I have prepared another diagram which is in one respect constructed on a different principle from that of Sir David Barbour. Here the horizontal straight line indicates the steady value in silver. There it indicated a fixed value in gold. This exhibits the appreciation of gold that shows the depreciation of silver. The top line in this diagram indicates the changes in India's general products. The prices of some thirty commodities have been considered, and their average taken, and you will see that if there has been any general change in the silver price received for our exports it has been to the disadvantage of India. She has upon the whole received a smaller number of rupees for the same amount of commodities. The next two lines illustrate the movements in the rupee price of wheat and cotton products in which this city is more particularly interested. The general result is the same, and it appears that for both wheat and cotton India has received a smaller rupee price than she did in former years. The bottom line shows how the price in gold as measured in silver has increased. These diagrams, I think, will convince you that one of the arguments which is used by our opponents is based upon an untrue assumption. So far, then, it appears that India has neither benefitted nor lost, but there are some circumstances which have not yet been considered. She has undoubtedly suffered in consequence of European capital not seeking investment in this country. Her trade has also been hampered by the daily fluctuations in exchange, and when we consider the position of the Indian producer we must remember that he does not deal only on his own account. He is a shareholder in a large company with unlimited liability called the Government of India, and this company has in years long passed, entered into contracts which render large payments necessary every year in gold. The loss on this account has been very great that there seems a danger that the company before long will have to go into liquidation or to make large calls on its shareholders, in which case I leave you to imagine what indignation meetings will be called together and what consternation will prevail. Serious as the loss by exchange has been to Government during the last twenty years it will be much more serious in the future, because the fall of a single penny now increases the burden of paying our gold debt by much more than the fall of a penny when the rupee was close upon two shillings in value. The fall from 24d. to 23d. increased the burden by only 4 1-3 per cent. A fall from 21d. to 20d. increased it by 5 per cent. on account of that fall of one penny, and the recent fall from 17d. to 16d. increased the burden by 6¼ per cent. on account of that penny's fall alone. It is something like a stone falling through space with increased velocity and increased momentum for every moment of its fall. We seem now to be standing upon the edge of an abyss into which there is a danger of our being precipitated, and out of which escape will be impossible. (Loud applause.) Having done my best to convince you that the first part of my resolution is one which you can adopt, I now come to the second part which declares that it is desirable that the Government of India should be given liberty to apply any possible remedy for the evil which exists. The question is what shall that remedy be? The resolution begins by recognising what I believe to be true that bi-metallism is the best and safest remedy. But there seems to be no immediate prospect of an international agreement in its favour taking place, and we can hardly afford to wait any longer. There have already been three international conferences regarding bi-metallism which led to nothing practical. There has been a Royal Commission in England, the report of which was more favourable to the scheme than I think most bi-metallists expected. A fourth International Conference is about to assemble in America. But the general impression seems to be that it will not lead to any early action which will benefit us. It seems, therefore, necessary that we should seek, if possible, some haven of refuge, in which we can rest until we are invited to join other nations in accepting a double standard.

THE SUGGESTED GOLD CURRENCY.

My resolution suggests that such a haven of refuge may be found in a system based upon the closing of our mints against silver, and the declaration of a gold standard, that is to say, of a fixed value for our rupee expressed in the money language of those countries, which have a gold currency, and with whom we principally deal. And here we are often asked both by friends and opponents to give a full and detailed account of how such a scheme should be worked. It appears to me, however, to be unreasonable to expect complete details at the present time. The subject requires very full and careful consideration before these details can be decided upon. I will try, however, to give you a general idea of how this scheme could be worked. You are aware that the balance of trade has always been, and as far as we can see always will be, in favour of India. India requires less of the products of other countries than other countries require of the products of India, so that when from time to time the balance is struck it is found that something is due to India, and since India requires no more of foreign commodities than she has received it has to be paid to her in precious metals. It is at present paid both in gold and silver, but chiefly in silver. During the year ending 31st March last our imports of gold amounted to 2¼ crores, while our imports of silver came to 9 crores. The gold has been used for hoarding or for manufacture of jewellery, the silver mostly for the purposes of currency. The English merchant or the banker to whom he transfers his liability is, therefore, generally under a necessity to become possessed of rupees in India, and he has at present two modes in which he can procure them. He can apply to the Secretary of State and learn at what price he will sell his ready coined rupees in India. And if he thinks the Secretary of State's price is too high he can turn to the silver market and purchase silver bullion which he can ship to India, and have converted into rupees at our mints after some little delay. The consequence of this is that the Secretary of State and the silver merchant are constantly bidding against one another. But if the Indian mints are closed this competition will cease. The Secretary of State will have command of the rupee market, and can demand from the merchant or banker any price within reason which he chooses to ask. Everyone of course wishes to know what price he will ask, but that is a detail which cannot now be decided. A little while ago the general impression seemed to be that though 2 shillings was out of the question a 1s.-6d. rupee would probably be productive on the whole of good. Since then, however, exchange has gone still further, and when this question comes to be settled, it may be decided that the value of the rupee must be fixed at something lower than 1s. 6d. And after all, it is very important for us to remember that it is not so much a high rate of exchange that India requires a fixed rate. The question, then, arises to what extent should the Secretary of State sell his rupees. Should he limit himself to securing only so much gold as is needed for paying India's home charges, if so the banks will be forced to export gold to India, and to have it coined at our Indian mints. But as such a procedure would prevent the Government of India from accumulating a reserve of gold to continue, I anticipate that the Secretary of State will continue to sell his rupees for gold as long as the demand for rupees continued, and that he will remit to India to be coined into Indian money all the gold he himself does not require. What then will be done with the gold coinage? I do not think that it will be at once put into circulation. It may be objected to this that such an arrangement would contract our currency and be productive of inconvenience. But there is a very simple method of avoiding such a difficulty. There is a very large amount of paper money circulating in India. On the 31st of March last currency notes representing upwards of 24 crores were in circulation. In exchange for them Government had received upwards of 24 crores of silver rupees. Of these eight crores are permitted to be invested in Government promissory notes, and thus to be returned to the market. The balance of sixteen crores is securely locked up in our currency box, and is useless for purposes of trade. Its place is taken by the currency notes themselves. As gold was received from the Secretary of State it could easily be placed in the currency vaults, and an equivalent value of silver issued in order to replenish the money market. It would, I imagine, take some two years to replace our silver currency reserve with a reserve of gold, and during this time the Government of India if it had not yet decided upon a settled scheme would be carefully considering what course should be eventually pursued in introducing the gold coin into the market. The doubt would, I think, probably be whether silver should continue to be unlimited legal tender, and I must confess that I am disposed to think that it would be necessary before issuing gold coin that India should become gold monometallic as England is, and to make silver legal tender only up to some certain limit, a high limit no doubt, perhaps Rs. 500, possibly Rs. 1,000. That would be a detail for careful consideration. Without such a precaution I cannot help fearing that in accordance with the law of Political Economy, which is called Gresham's Law, and the truth of which has, I believe, never been disputed, our gold currency would disappear from sight. This law declares that bad coin turns out good from circulation, and it might operate in India in this way. The native of India is known to possess large hoards of silver money, and he might be tempted to convert this into gold by passing it into the market and hoarding in its place all gold coin he can acquire. The volume of our currency would not by this be restricted, but it would become all or nearly silver, and the hoards would become golden hoards. Gold could probably be caused to circulate by making silver a legal tender only to a certain amount. This, however, is a difficulty which is rather perplexing, and upon which I cannot speak except with great diffidence. At present my own impression is that perhaps it would be best not to think of introducing a gold coinage into India. I am aware from a memorandum by Sir David Barbour, which has lately been published in the papers that that very high authority does contemplate the introduction of gold coinage. But he seems also to recognise the probability of gold coins commanding a premium and of the necessity arising that Government should buy up the redundant silver coins at a considerable cost to the state. It seems to me that the cost of this would be very great, indeed, for all the hoarded rupees would be offering themselves for sale at our buying centres. I am, therefore, rather inclined to think that India may have to content itself with what Java now has, a silver currency and a nominal gold standard, and if such a scheme were adopted it would, I think, have this advantage that the Government of India would make profit out of its silver coinage, which might be very usefully employed in the interests of this country. The suggestions which I throw out on this point are these. The Secretary of State might in the first place with a portion of the gold which he receives purchase just enough silver bullion at, say, 30d. an oz., as could be coined into the same number of rupees as he has sold at, say, 45d. an oz. The balance of gold he could use in paying off India's gold debt. Or he might invest the whole of his surplus gold in silver bullion, and have it all coined into a larger number of rupees than he has sold, the excess being available for the construction of reproductive public works. You will gather from what I have said that I am as yet by no means settled in my views regarding details, and I very much doubt whether there is any one in India who has fixed ideas on these points. I fully believe, however, that the Government of this country will be able to devise a scheme which is an enormous improvement upon our present system of unrestricted silver coinage. (Loud applause.) Such, however, is not the expectation of Mr. Simson, a Calcutta merchant, who has recently expressed his views of the situation in a Calcutta paper, called *Capital*. Mr. Simson is altogether opposed to the proposals of the Currency Association. He believes that their scheme would prove as fatal as he supposes a similar system has been in the Dutch Colony of Java. Java according to an authority upon whom Mr. Simson relies has suffered great loss through the absence of that bounty upon exports which India has enjoyed. He seems not to believe that this stimulus is a temporary one, and that it will end when silver finds its level as, I presume he like others of his school believes that it eventually will. And when it does settle down to the level of, perhaps, an 8d. rupee the stimulus will cease to act while the loss by exchange which will by that time amount to about thirty crores a year will unfortunately become permanent. I regret to be obliged to say, that I have not as yet been able to learn very much about Java and its trade. But a friend of mine who is a Manchester merchant, writing to me a few days ago, remarked that Java was one of the best customers that Manchester had, which does not suggest that Java is in such a very bad way after all. The only other information which I have been able to obtain about this Dutch Colony is derived from the evidence of a Mr. Tidman, one of the witnesses who was examined by the Royal Commissioners in 1887. He is a merchant of London, who carries on an extensive trade with Java, and this is the evidence which he gave before the Royal Commissioners. He says that "one of the results of the currency system which prevails in Java has been that over a very long period the fluctuations in Java exchange with England and Holland have not varied appreciably, by which I mean to say that they have not varied by two or three per cent. not sufficient to be a serious drawback to our commercial operation on an extended scale for a long period, whereas during the same period the fluctuations in the Straits Settlements have varied to the extent of 20 to 25 per cent." And he proceeds to point out what an advantage Java has enjoyed in being a country where European capital may be safely invested. He says that if the Java system were in force in the Straits Settlements and the Malay Peninsula we should be able to get one hundred million sterling of money enough to cover the Malay Peninsula with railways. The Royal Commissioners specially drew Mr. Tidman's attention to the opinions of Mr. Van Danberg, the authority upon whom Mr. Simson of Calcutta so strongly relies upon that subject. Mr. Tidman stated as follows:—"The fact is that during the last five years Java has been subjected to a series of most fearful natural calamities. They had cattle plague which destroyed almost the whole cattle in parts of the island. They have had cholera. They have had earthquakes of an unprecedented character, and they have had further an extraordinary fall in the values of their principal exports which are sugar and coffee, owing in the first place to the competition of beet-root sugar in Europe, and in the second place to the fact that the silver-using country of South America has been able to import coffee more favourably than from Java, and to this extent you can trace a loss of 5 million pounds sterling annually in these two articles. That has been the result in the last five years of natural causes without any question of currency at all." This also is not so melancholy a picture of the colony as that which has been drawn by Mr. Simson. Finally Mr. Simson objects altogether to accord his approval to any currency scheme which may be devised by European officials who receive a fixed salary payable in rupees. Being an official myself I don't want to say anything harsh of his sentiment. I would only say it appears to me to be an ungenerous suggestion, and I will ask you to believe that the European officials of India when dealing with this question will not be so base as to betray the interests of the country committed to their charge in order to secure their own personal advantage. (Loud and continuous applause.)

MR. SHAPURJEE BAROCHA.

Mr. Shapurjee Burjorjee Barucha, in seconding the resolution, said:—In the year 1872 the United States of America, Italy, Austria and Russia were countries with inconvertible paper currency. The United Kingdom with her Colonies of Australasia, Canada and South Africa were countries with mono-metallic gold currency. Germany, India and China were countries with mono-metallic silver currency. France was a bi-metallic country doing arbitrage service between the gold currency and silver currency countries at a ratio of 15½ to 1. In this service she was assisted by the United States of America until the year 1860. How important, efficacious, and efficient that service was one instance will show. Between the years 1848 and 1853 the annual gold production of the world rose by 500 per cent.; and yet there were no fluctuations between the ratio of the two metals, or they were confined to the very narrowest limits. The price of silver was, in 1847, 59 11-16 pence; in the year 1853 the price was 60½ pence; or a fluctuation of 13-16th of a penny. Yet in the year 1847 the weight of silver produced was 3,200 per cent. more than the weight of gold; and in the year 1853 the weight of silver produced was only 450 to 500 per cent. more than the weight of gold! This portentous fact coupled with the other fact that the production of silver has only increased 100 per cent. during the last 18 years ought to be borne in mind by our economic purists, our supply and demand theorists, and that the silver will find its own level men. The United States and France were two large pipes that connected the gold and silver canals and kept their waters level. We have lately many imaginative dialogues of the dead. I wonder what the dialogues would be supposing in imagination we are translated to the years 1848—1853. Supposing that the United States and France from pique or jealously of England's pre-eminence in wealth and commerce, or from a fright of the vast discoveries of gold, had demonetised gold and had turned into mono-metallic silver currency countries, which would have been not so very unlikely, as the Americans would have only riverted to the dollars of their fathers, and some of the greatest economists of France have advocated a single silver currency. England, then, would have had alone to bear not only the burden of the vast and fabulous production of gold, but would have also to bear the strain of gold thrown on her markets by the United States and France. She then would have, in the language of Milton, "prodigious motion felt, and rueful throes," to which what we are suffering now is mere begatelle. During those years of strain and stress England would have suddenly discovered the community of interests between herself and her great dependency India, and, therefore, the necessity of a community of currency. India would certainly have been made to throw off her silver currency for one of gold, and arguments which would have been brought forward for the step would have been as cogent and as powerful as those with which she removed 5 per cent. protection duty on finer count piece-goods which India did not make. But long before 1872 gold had ceased to increase. The two precious metals were doing the service of the commerce with comfort and ease. The question then for the economists was whether the present stock of precious metals, added to the annual production, less the wear and tear, and what was used in arts and ornaments, would suffice for the service of the commerce of the world when the countries with inconvertible paper currency resumed their specie payments. Or, whether they should have to tackle some other metal or devise some other expedient to relieve the strain. While these were the considerations before the world a bolt shot out of the blue. Prince Bismarck flushed with victory, flushed with indemnity, perhaps, wishing to denude his rival of gold, perhaps believing in that myth that England owed her great prosperity to mono-metallic gold currency, resolved to demonetise silver and make his country one of mono-mettallic gold standard. France from rage, jealousy, or panic refused to do the bi-metallic service single-handed, and closed her mints. If she had but borne the strain for another four or five years, the United States would have joined her in that service. For, then, that fradulent legislation in America would have been impossible as France would have been critically watching her, and would have exposed the fraud to the American people. But, sir, whatever may be the motives that guided the conduct of these States, it put India into a most critical position. India had the power if she had the will to compel the right. No country is better situated than India is to have her currency in the metal of her own choice. Since there has been a record of her foreign trade, India has exported merchandise more than she has imported by 40 to 60 per cent., and sometimes more. From the excess of the exports we have paid our foreign indebtedness and the balance we have taken in precious metals. India had two courses open to her. The one was, what we advocate to-day, to have closed her mints. Within eight or ten years we would have absorbed so much gold that the world would have been brought to a better frame of mind. We would have brought about a rivulsion of feeling against gold and a reversion of feeling in favour of silver. The other course was—always to export more than we imported by a sum equal to the Council Drawings; and a sum equal and ready to buy all the silver that was brought on the markets of the world at a fixed rate. To always keep increasing the distance between the exports and the imports by a sum equal to the annual increase of the production of silver. You could not move from these fixed limits without endangering your ratio. If you go back in exports the silver falls; if you improve your imports the silver falls; if you are not ready to buy any floating parcel of silver your exchange falls. The conditions laid on you were impossible from the first. No country could have borne the strain better than we did. (Applause.) But the affairs of a country are to be regulated on the principle of the greatest happiness of the greatest number. If a fluctuating and a lowering rupee has advantages over an appreciated and a steady rupee, let us have by all means a fluctuating and a lowering rupee. But a fluctuating and a lowering rupee has not benefited our foreign trade; it has not benefited our vast labouring and wage-earning population, but it has worked to their decided disadvantage; it has certainly not benefited revenue—it gives alternate advantage and disadvantage to the agriculturists, with ultimate disadvantage; it certainly has benefited holders of land under permanent settlement; and it has depreciated all capital, foreign as well as native, and has given a death-blow to the investment of all foreign capital into the country. With respect to our foreign trade I say that it increased by leaps and bounds during the period precedent to the fall of silver, but it has moved at a much slower pace, and is almost stagnant and stationary during the period subsequent to the fall of silver. But at the very threshold of the inquiry I must state, with the greatest respect to the authority of Mr. O'Conor and Mr. Mackay, that their method of statistical comparison by values of the foreign trade of India from year to year during the period subsequent to the fall of silver is faulty, and, therefore, misleading. I will explain myself. In the year 1872 £100 sterling were equal to, in round numbers, 2,500 French francs, 2,000 German marks, 500 American dollars, and 1,000 Indian rupees. In the year 1892 the same £100 sterling are still equal to 2,500 francs, 2,000 marks, 500 dollars, but 1,600 rupees. Now, assuming that the foreign trade at all these countries of the years 1872 and 1892 is the same in rates and amount; and, assuming that amount to be £100 sterling (with many odds omitted), then the foreign trade of England was £100 in 1872 and also in 1892; of France 2,500 francs in both the years; of Germany 2,000 marks; of the United States 500 dollars; but of India the foreign trade in 1872 was Rs. 1,000 and in 1892 Rs. 1,600. Do you mean to say that the foreign trade of India has improved in 1892, 60 per cent. over 1872? And yet we have proved that the Rs. 1,600 are still equal to £100 sterling and Rs. 1,000 of 1872. Mr. Mackay and O'Conor assume *this* to be a real increase of 60 per cent. And if in the year 1893 exchange drops to 8 pence then the £100 sterling will be equal to Rs. 3,000—or, in other words, you will reckon your foreign trade to have improved by 200 per cent. without an effort of your own. Take another instance. Assuming in the year 1872 that Manchester exported piece-goods of the value of 30 millions sterling, which passed through the Indian custom-houses at 30 crore rupees; and in the year 1882, supposing she still exported to India piece-goods of the value of 30 millions sterling, which passed through the Indian custom, houses at the value of 48 crore rupees, do you mean to say that your import trade in piece-goods has increased by 60 per cent? (Applause.) The Board of Trade returns in England tell a different tale. Take another instance. In Argentina 320 Cedulas to-day are equal to 100 Cedulas of 1888. Supposing that foreign trade between 1888 and 1892 stands at the same ratio of difference, do you mean to say that foreign trade has advanced by 220 per cent.? But I will bring another great authority to my side, that of the "Econimist." In the year 1882 Mr. Maclean read a paper at the meeting of the "Society of Arts" on the foreign trade of India. Mr. Balfour, the present leader of the House of Commons, presided at the meeting. Mr. Maclean laboured under the same mistake. I corrected him there and then. Mr. Maclean aftewards carried a long controversy with me in the columns of the "Bullionist," until it abruptly ended at the *fiat* of the "Economist." The "Economist" had laboured under the same mistake, but with the instinct of a statistician corrected itself in its issue of 18th March, 1882. "The time has arrived, we think, when the official value of the Rupee had better be abandoned. For some years past the real value has been not ten to the sovereign but 12 to the sovereign. When, for instance, the exports of India in 1880-81 are stated at £74,517,317, the actual total meant is £62,097,764—a figure so utterly at variance with published returns in this country that an alteration in the existing practice really becomes very desirable." The "Economist" has adopted that method since. I think I have sufficiently established I hope, convincingly, that the proper method of making a comparsion of the foreign trade of India by values of one year with the other during the period subsequent to the fall of silver is by adducing Rupees into the common denomination of Pounds Sterling—the world's accepted standard measure of wealth and commerce. The annual average of exports and imports of merchandise for five years ending 1848-49 was Rs. 25 crores; at 2s. exchange equal to 25 million sterling. For the five years ending 1858-59, Rs. 40,44,00,000; at 2s. exchange £40,440,000; for the five years ending 1868-69, Rs. 87,56,00,000; at 2s. exchange, £87,560,000; and the five years ending 1878-79, Rs. 98,69,00,000; at 1s. 9d. exchange, £86,350,000. These figures show that the trade of India between 1849 and 1859 advanced by 60 per cent.; and that between 1859 and 1869 it advanced a further 116 per cent.; or between the years 1849 and 1869 a period of twenty years, precedent to the fall of silver, the foreign trade of India advanced by 350 per cent. But between 1869 and 1879 a period subsequent to the fall of silver, the foreign trade of India not only not advanced, but actually fell back about 1¼ per cent. But to dispel all illusions in the matter I will take 10 prime years from 1881 to 1890. During these years no famines have visited this country, the country has been fairly prosperous from an agriculturists point of view; and also there have been during the period fluctuations in exchange very varied and wide. For instance take shipping first. The total tonnage of the shipping which entered and cleared at Indian ports from and to foreign countries during the following years:—

Year.	Tons.	Average Rate of Exchange during the year.
1881-82	7,368,886	19·895
1882-83	7,071,884	19·522
1883-84	7,252,603	19·536
1884-85	6,649,770	19·308
1885-86	7,291,589	18·254
1886-87	7,172,193	17·441
1887-88	7,189,465	16·898
1888-89	6,983,332	16·898
1889-90	7,315,596	16·565
1890-91	7,684,954	18·089

In the year 1881 the rate of exchange was 1s. 7⅞d. The total tonnage in that year was 73,68,886. That tonnage was not exceeded in any of the subsequent years until the tenth, the year 1890; and yet exchange was down to 1s. 6¼d. in 1885, and 1s. 5½d. in 1886, 1s. 4⅞d. in 1888 and 1s. 4½d. in 1889. In the year 1890, the last of the ten years, it increased over 1881 by 316,000 tons equal to an increase of about 4¼ per cent. It is so often repeated that it has passed for a proved fact that the low exchange has not only stimulated the trade in export of food grains and seeds, but has made it. It is not true as figures show it. Take rice.

The total exports of rice (husked) of the whole of India, including Burma, during the following years:—

Year.	Total for India in Cwts.	Average Rate of Exchange during the year.
1881-82	28,519,000	19·895
1882-83	31,·29,·00	19·522
1883-84	26,832,000	19·536
1884-85	21,702,000	19·308
1885-86	27,814,000	18·254
1886-87	26,460,000	17·441
1887-88	28,149,000	16·898
1888-89	22,768,000	16·898
1889-90	26,774,000	16·565
1890-91	34,474,000	18·089

In the year 1881 the rate of exchange was 1s. 7⅞d., and the exports of rice 28,519,000 cwts. That figure was not exceeded until 1890 except once in the immediate succeeding year 1882, when between the two years the variations in exchange was less than ⅜d. Between the years 1884 and 1889 when the exchange fluctuated between 1s. 7⅜d. and 1s. 4½d. the export was often considerably less. In the year 1890 there was an advance of six millions of cwts. over 1881, and strange to say during that year the average rate of exchange was nearly 1½d. over the previous year. Take the next item—wheat.

The total exports of wheat from India for each of the last ten years:—

Year.	Total Exports in Cwts.	Average Rate of Exchange during the year.
1881-82	19,863,520	19·895
1882-83	14,144,467	19·522
1883-84	20,956,495	19·536
1884-85	15,830,734	19·308
1885-86	21,·60,519	18·254
1886-87	22,263,320	17·441
1887-88	13,538,169	16·898
1888-89	17,610,081	16·898
1889-90	13,799,224	16·565
1890-91	14,320,496	18·089

The export of wheat has been made the plank of those who say that the low exchange has stimulated over export trade. In the year 1881, the export of wheat was 19,863,520 cwts., and the rate of exchange 1s. 7 7-8d. That figure was exceeded three times during the ten years; once by one million cwts., once by 1¼ million cwts., and again by 2½ million cwts. Yet these were not the lowest years of exchange. In the year 1887 when the exchange was 1s. 4⅞d., and in the year 1889, when the rate of exchange was 1s. 4½d. the export of wheat fell 50 per cent. below the year 1881. Take next the seeds.

The exports of seeds during the past ten years:—

Year	Total exports in Cwts.	Average rate of Exchange during the Year.
1881-82	10,466,000	19·895
1882-83	13,139,000	19·522
1883-84	17,355,000	19·536
1884-85	18,251,000	19·308
1885-86	17,280,090	18·254
1886-87	15,866,000	17·441
1887-88	16,060,·00	16·898
1888-89	15,570,000	16·898
1889-90	15,795,000	16·565
1890-91	14,799, 00	18·089

Between the years 1881 and 1884 the variations in exchange were to the extent of only 3-8d.; and yet the whole increase in the seed trade has taken place during those years. In the year 1881 it was 10½ million cwts., in 1882, 13 million cwts.; in 1883, 17¼ millions cwts.; in 1884, 18¼ million cwts. But in the year 1885 exchange fell to 1s. 6¼d., and with it the seed trade went down. The downward tendency has continued until in the year 1890 it was down to 15¾ millions cwts. Now I will take the exports of Indian merchandise by value in sterling to place before you a fair and correct comparison.

Exports of Indian Merchandise during following years:—

Year	Rupees	Average Rate of Exchange during the year.	Sterling average.
1881-82	79,25,52,430	19·895	65,699,294
1882-83	80,59,81,550	19·522	65,559,862
1883-84	85,08,57,2.0	19·536	69,239,776
4881-85	89,31,32,030	19·308	64,611,973
1885-86	80,73,47,310	18·254	64,095,490
1886-87	84,90,89,950	17·441	61,704,074
1887-88	86,37,00,220	16·898	69,811,692
1888-89	92,64,27,350	16·898	65,298,786
1889-90	99,10,10,550	16·565	68,400,474
1890-91	95,90,21,930	18·089	72,282,282

In the year 1881 with sterling exchange 1s. 7⅞d. the exports of our merchandise by sterling values was 65,699,294. Until 1889 that figure was not exceeded. But in the years 1885, 1886, and 1887 when the rate of exchange was 1s. 6¼d. 1s. 5½d., and 1s. 4⅞d. our exports fell during these years by more than 4 million pounds sterling. That was not much benefit from law and fluctuating exchange. But in the year 1889 we rose to 68½ millions equal to an increase of about 4½ per cent.; and in 1890 to 72¼ millions equal to an advance between 10 and 11 per cent. over 1881. Do you call this a great progress of the export trade of India? If some people call it a great progress they are very easily pleased. Mr. Mackay gives the increase of the foreign trade of India between the five years ending 1871-72, and the five years ending 1891-92 at 82½ per cent. Taking off the depreciation of silver the progress is only about 32 per cent. in the last 25 years. Of that progress how much should we put to the account of increased railway mileage which in the year 1871 was 5,000 miles and in 1891 over 17,000 miles? How much the new feeders in the shape of a canal, and roads? How much to the advanced intelligence and enterprise of the people? How much to the cheap ocean freights? Freights between New York and Liverpool fell between 1880 and 1886 on grain by 900 per cent., on flour by 350 per cent., on cotton by 350 per cent., and on bacon and lard by 609 per cent. What residue of increase have you left for depreciated and fluctuating exchange? While the export trade has not increased during the regime of low exchange, the trade of import has become a mere gambling and lottery to which the worst forms of rain betting is a dead certainty. Between the months of July 1889 and May 1899 the price of £10 sterling ruled between Rs. 141 and Rs. 147. At that rate of exchange vast quantities of goods were imported; vast quantities were on the way; and vast quantities were under orders. In the month of August 1890 the price of £10 sterling fell to Rs. 114. A loss to the importers of over 30 per cent. What did they do to deserve it? The total loss to the merchants of the country could not have been less than 8 or 9 crores. The country is like an individual, and if for her exports she receives more depreciated rupees she pays for her imports more depreciated rupees. But what about the balance of her trade she brings in silver. That silver is good to receive payments in from foreign countries, but not good to make payments with to foreign countries. If in years to come Providence is less bountiful to us, and if we have to go back in our exports and improve our imports, how are we to make the balance of trade against us good with? Remitting silver to London is sending coals to Newcastle, or chaos would come over exchange again. I have been told that one of our great and enterprising mill-owners has refused to join this movement under the impression that an appreciated rupee would work to the disadvantage of our vast labouring and wage-earning population. That gentleman was never under a greater mistake in his life. It is not contended, nor is it true, that there has been a general rise of wages during the last 18 years. And if the exchange were at 2s. to-day our labourer would have bought rice and wheat for his food, cotton goods for his clothing, his brass cooking pots, and his drinking 'lota' 37 per cent. cheaper. Those who say that the prices of commodities in India have not risen labour under a delusion. India is not a country begirt with inaccessible mountains and trackless deserts, consuming her own products. India has many miles of sea coasts cut in with harbours; and the prices of commodities in the markets of India are regulated and governed by the prices in the markets of the world. The rise or fall of ⅛d. per cental in the markets of Liverpool is responded to in the most interior markets of India by a rise or fall of half an anna. Therefore, when any one says that the price of a commodity in India—say, for instance, wheat—has not fallen, he means that the price of wheat has gone down in the markets of other countries equal to, and corresponding with, the fall of silver. But as the wages of the labourers and workmen in other countries in 1892 have not fallen below the wages of 1872—the labourer of another country could buy 37 per cent. more wheat and 37 per cent. more other luxuries than the labourer of this country. Our revenue has not benefited by low exchange. This year we will have a loss of ten crores on the Council Bills. It is often advanced that the low exchange has built our wheat trade. The export of wheat has never exceeded in value eight crore rupees, and has been often much less. If exchange were to rise to 2s., and the wheat trade were extinguished, India would be a 'gainer' by 20 millions cwts. of wheat 'plus' two crore rupees. The agriculturer has an alternate advantage and disadvantage by a low rupee according to the year his land settlement falls due. To the agriculturer whose land was settled in 1862 he had seventeen years of more or less advantage. But the *Nemesis* awaits him at the corner of the year 1892. The settlement of the land revenue will be at the enhanced prices of commodities, and if in the years 1893, 1894, or 1895 the rupee appreciates to 1s. 6d. or 1s. 9d. he will be ruined. The holders of land under permanent settlement have a decided advantage. They pay 100, whereas they ought to pay 160. Their gain is a loss to the community at large. Low exchange has depreciated all capital, native as well as foreign. For instance, the crore of capital of the Bank of Bombay in the year 1872 was equal to at the world's accepted standard measure of wealth—one million sterling, or 25 million francs, or 20 million marks, or 5 million American dollars. In the year 1892 that same crore capital is equal to £625,000, or 15,600,000 francs, or 12,500,000 marks, or 3,200,000 dollars. Yet the institution has been admirably managed and has made no losses; the country has not been devastated by wars or famines; there have not been abnormal borrowings by the Government, nor has there been a forged paper circulation. All capital labours under some depreciation. But he would be a bold man who would send his capital to this country for investment when the value of £10 sterling fluctuates between Rs. 114 and Rs. 162 in 18 months. Any country calling herself civilized and commercial ought to have her currency in that metal, which is the world's accepted standard measure of wealth and commerce, and the transfer of which from one country into another should cost no more than the cost of freight, insurance, and commission. There is not a more perfect standard than the monometallic gold. But there is not gold sufficient for the service of the commerce of the world; and until a bimetallic agreement is come to between the nations of the earth there will always be scramble for gold tempered with panics and disorganization of the money markets. But the time will soon come. Mr. Balfour, the present leader of the House of Commons, and the Premier in embryo, in reply to the question, "Will you vote for and support international bimetallism?" he said, "I am one of those who think that, unless we bring in silver as well as gold to form a common standard of international and national commercial transactions, there will be a steady fall in prices, which will undoubtedly be detrimental to the producing classes of the country. I have never concealed my own opinion, that, whether we look at the financial interests of the world, which are so intimately bound up with the maintenance of a steady and constant standard for commercial transactions, from whatever point of view I look at these transactions, I am forced to the conclusion that England during the last generation or two has pursued a wrong course, and that we ought to revert to the old and well-tried system of a double standard for all international transactions." But until that time arrives the remedy of closing the mints that we advocate is simple, and will be effective in hastening the education of the world. Our exports of merchandise exceed greatly the imports of our merchandise. From the excess of export we pay for the Council Drawings, we bring the balance in silver to the mints amounting to between 8 to 12 crores every year. By closing the mints we stop the competition of silver with the Council Drawing, which can then be sold at a fixed rate, say at 1s. 6d. The question then is, when the Council Drawings are exhausted, how is India to be paid her balance of trade? With gold. By passing a law against the note circulation the reserves will be kept in both gold and silver. That the Currency Department will receive sovereigns at the rate of Rs. 13-5-4, and that the Government will receive sovereigns at the same rate in payment of taxes, revenues, and customs duties. This measure will bring at the end of the year 5 to 7 millions sterling in gold into the vaults of the currency, which may either lie there or be shipped to England to reduce the Council Drawings of the next year. In 4 or 5 years we would absorb so much gold to have put the world in a state of unrest. She will come to us suppliant, asking us to join her in devising a remedy. (Loud applause.)

The Chairman: The motion is now before the meeting, but as it is a meeting of members of the Indian Currency Association, it is intended that only those who are members, or those who intend to become members, shall vote in favour or against it. Are there any members of the Association against the resolution?

No member opposing the motion, the Chairman declared it unanimously carried.

THE PROPOSED BRANCH OF THE I. C. A.

Mr. C. H. B. Forbes said: I now rise to propose that a branch of the Indian Currency Association be established in Bombay. The Association was started at Simla towards the end of May last, and has since made rapid and vigorous progress. It has undoubtedly supplied a want that existed for a means whereby the people of this country could set forth or give expression to the evils and inconveniences they suffer under the existing currency laws, as well as provide a means by which they can approach the British Parliament with a petition praying for a remedy. I understand that upwards of 9,000 signatures have already been obtained to the petition, and that two-thirds of the mercantile houses in Calcutta have joined the Association. The object of the Association is to press upon the British Parliament the necessity there exists of allowing the Government of India a free hand to take such measures as to it may seem fit towards adopting a gold standard for the currency of this country, if nothing comes of the International Conference now being assembled in Europe to consider measures for the more extended use of silver as coinage. The greatest or most important of the evils that we suffer from at present, owing to the currency of the country being based on a silver standard are—instability of exchange; loss to Government on what are known as the home charges; check to the flow of British capital into the country; loss and suffering occasioned to persons who draw their incomes in rupees and have to remit the money home in sterling. On the first of these two heads I would like to say a few words: Gentlemen, the export and import trade of India will go on whatever the currency may be. So long as India produces more wheat, seeds, cotton, jute, tea, indigo, &c., than she can consume, and a demand for these commodities exists in other countries, and so long as there are cheap and expeditious modes of transport available, the surplus products of India will find their way to those countries who require them, and can pay for them by returning manufactured goods or bullion. Political economists tell us that exports and imports will not be affected in the long run by a rise or fall in the value of silver, but there can be no manner of doubt that the sudden ris or fall in the value of silver which causes the constant and rapid variations in exchange have a most pernicious effect on legitimate business. Many here to-day can speak from the bitterness of their own experience as to the difficulty of conducting business under such conditions and circumstances. This instability of exchange is the first great evil I alluded to. The second, and to my mind the greatest of these evils, is the enormous loss the country sustains by what are known as the Home charges of Government. This loss is set down at 80 crores of rupees in the petition since the fall in silver commenced some 20 years ago, and is now annually reckoned at about 8 crores. The accuracy of these figures has been challenged, and they may not be perfectly correct, but at any rate they approximate the truth, and the loss has been enormous. Each fall of a penny in the sterling value of the rupee is calculated to cost Government one crore of rupees by the loss in exchange, and this money has to be raised from the people of this country by taxation, which is rapidly assuming a grievous character. Now, gentlemen, these evils are likely to be enormously aggravated if the "Policy of Drift" is to be continued, and the hands of the Government of India kept tied by the orders of the British Parliament. There is not time at my disposal to-day to go into elaborate arguments or statistics, but we may take it as granted that if the International Conference now assembling in Europe breaks up like its predecessors without arriving at any concerted action for a more general use of silver as coinage, the fall in the value of silver is likely to be greatly intensified, and an enormous additional burden placed on the people of this country. If the value of silver in the rupee falls to 10d. it means that from five to six crores of rupees must be raised by additional taxation from the people of India to meet the increased loss in exchange. Now, taxation has nearly reached its final limits. When I see the salaries of poor clerks and mechanics drawing Rs. 50 a month clipped every month by the shears of the Income-Tax Collector, I dread the day when that taxation must be doubled, trebled, or quadrupled. The country can ill-stand such an increased drain on its resources. You may ask, are there no compensations? I fear the answer is, None. For it appears to be an incontestible fact that as the value of sterling exchange falls the sterling value of India's products follow in a similar declining ratio. The main object of the Association, as I take it, is not to affect any sudden or violent change, but is to strengthen the hands of the Government of India by removing the fetters that now bind them, in dealing with this matter of the currency, and leave the Government free to deal with the matter in such a manner as they may deem best. This seems a moderate and reasonable demand, and one which England as represented by the House of Commons can hardly refuse. Whilst England declines to employ silver more largely herself in her own currency and adheres strictly to her gold standard, it seems manifestly unfair to forbid India to employ gold as a standard of value, and force on her the use of a metal that is fast falling into a condition rendering it unfit as a medium of international exchange. If the principal nations of the world at the coming Conference agree to uphold silver as a basis of currency, then the objects of this Association will fall to the ground; but if the Conference breaks up, like all other similar Conferences have hitherto done, without arriving at any international agreement, and America then ceases to purchase and discards silver as coinage, why should India alone be condemned to swallow what all other civilised nations reject? If the prayer of the petition is granted, we may well trust Government to act wisely and prudently and fix the value of the rupee at a reasonable figure. 1s. 6d. has been talked of, but with the decline progressing so rapidly, as has been lately the case, 1s. 4d. seems a more probable figure. A stable rate of 1s. 4d. to the rupee would, however, be an undoubted boon to the country seeing that a fall to 9d. or 10d. may not be far off, if the demand for silver is to be further curtailed, in face of its increased production, and India left alone in the world to absorb it. Before concluding, I would like to say a word about the proposed remedy. It was suggested last week in a high quarter that the remedy of a gold standard might be worse than the disease of a depreciated rupee. Before we can accept such a proposition I think we must ask for stronger reasons than those we have yet heard urged against a gold standard. It is asked, how is the gold to be got? Now, I think, the answer to that will be found if we follow out a very simple mercantile transaction. A merchant in India ships cotton to Liverpool and sells it there for £1,000 paid in gold. Now, what becomes of this gold? The merchant either buys manufactured articles with it to send back to India for sale, or he remits it back to India in silver, that is to say, he buys silver with the gold which he may have coined into rupees in the mint. Now, the gold obtained by the sale of the cotton has been paid to the producers of silver in Mexico or Colorado. But if a gold standard is adopted in India, and Government takes the control of the coinage and issue of silver rupees into its own hands, the merchant would bring the gold he received for his cotton back to India, and if he wanted rupees to buy more cotton with, Government could easily accommodate him, having a stock of some ten to twelve crores held in reserve against the note issue, which they would readily release in exchange for gold, or the merchant could take his gold to the mint and have it coined into ten or twenty rupee-pieces, with which he could buy whatever he pleased. In other words, the gold that is then paid for the surplus products of India will come to India instead of going, as now, into the hands of the owners of silver mines abroad. In fact, the balance of trade being in favour of India renders this process possible and natural. (Loud applause.)

MR. GOSTLING'S VIEWS.

Mr. David Gostling, F.S.A., who was received with loud applause in supporting the resolution, said: Mr. Chairman, and Gentlemen,—As I have during the past three years stood before the public as a persistent writer and controversialist in the press of Calcutta and Bombay upon the absolute necessity of raising the value of our silver standard, and the ultimate fixing of its value in relation to gold, some explanation may, perhaps, be expected from me for appearing upon this platform and advocating the introduction of a gold standard for India. But after having read the wise, moderate, and statesman-like speech of the Hon'ble James Mackay, which was delivered in the Calcutta Town Hall, on the 13th of last month, and which has been fully reported in our Bombay newspapers, I felt that there was no need for hesitation on my part. I felt that the course of action, proposed by the chairman of the Calcutta Chamber of Commerce, had my hearty concurrence. He said that no doubt in minor details all would not think alike, but that in this all-important matter there should be a sinking of petty differences of opinion. He, you will note, nowhere advocates that there should be a compulsory gold currency, he restricts himself to the legal introduction of a gold standard for the purpose of fixing the trade value of our rupee, and he proposes that its value should be fixed at one shilling and sixpence in order that no disturbance of trade may result. The reasons advanced by him are convincing, that it is only by the adoption of a gold standard that the international or exchange value of our rupee can be made stable. There is another consideration which has had much weight with me in leading me to throw in my lot with the Indian Currency Association. When I was in England three years ago, I took much trouble in explaining to various acquaintances the difficulties under which the Indian Government lays with a continually falling silver standard of making a sound budget, and that the only way of preventing the standard coin from falling any lower in value was to stop the private coinage of silver and for the Indian Government to purchase its own silver for the purpose, coin its own rupees, and issue them in exchange for Council Bills at an enhanced rate. My friends were full of sympathy for the Indian Government in their difficulties, but were shocked at the proposal to tamper with the value of the standard coin. They replied that the English silver shilling was a token coin, but that the English standard was gold, they prided themselves on the fact that it was coined free on demand, and circulated as the equivalent of gold bullion throughout the world. Gentlemen, we have to meet Englishmen upon their own ground, we have to make our ideas fit in with theirs, they will then understand and grasp what we want, and will come to our help. In all probability we have now to deal with the great liberal party, a party which has hitherto shown itself averse to dealing with currency questions. Mr. Gladstone has openly confessed that currency is a question he does not understand, and that at his time of life there are more pressing matters deserving all the time and study he can bestow upom them. There is the old proverb, "When you go to Rome, do as Rome does." It is a proverb of world-wide significance. You will not get the English people and Parliament to think in a groove other than that to which they are accustomed. The spinners of Lancashire have for years been urging the rest of the nation to adopt bi-metallism; but all to no purpose, because the English are rightly or wrongly too firmly convinced of the benefits to themselves of a gold standard to be influenced by argument to the contrary. Very good, gentlemen, we accept the fact:—We are no longer going to break our heads against a stone wall; we have decided to change our method of attack. We have tried for years past in vain to make England understand our unique and ruinous position as the only remaining nation in the whole world, which is compelled by law to coin silver bullion on demand into currency, and now we are going to England with a loud cry which she will understand and speedily give effect to, a cry to assimilate our standard with hers, a cry which will have the effect of binding us in still closer bonds to England, and of making the mother-country more solicitous for our welfare than she has ever shown herself to be. Gentlemen, I have no fear for the result. I have lived many years in this country, I look upon India as my home, I believe that the fixing of exchange by means of a gold standard or gold equivalent will have the happiest result in increasing our prosperity. I have no fear that we shall be swamped with gold coins, we do not need them. We live in a poor country, the currency of which must continue to be in silver. For the richer members of, shall I say, the Indian nation, we have currency notes, which will be used as heretofore in internal trade. There will, however, be this additional feature in our currency, gold bullion will be coinable on demand without charge, Rexes and half Rexes, *i.e.*, ten and five rupee gold coins will be obtainable at par at the banks, and British tourists will every winter bring their English sovereigns and bank notes, which will be accepted by shop people at the rate of Rs. 13-5-4 per sovereign. These gold pieces will only be coined on demand, and the demand will on the whole be insignificant as compared with the strong demand for silver. We have before us the example of Holland and Netherland India, commonly called Java. Mr. Cox told me the other day that when in Java he saw that the real currency of the country was silver, the gold pieces were used as trinkets for the watch chain, and jewellery for the ladies. When in Europe on my two last visits I took care to make inquiries of London merchants as to the silver exchange with Java and Holland. I was informed that the silver guilder, which is a token coin of much less value intrinsically than the value at which it exchanges, always circulates at its par value of twelve guilders per gold piece. When in Holland three years ago I saw no gold coins in circulation, the silver guilder was practically the current coin of the people, and the only coin ever given to me in exchange for my gold sovereigns. Gentlemen, I wish to refer to one other matter. I have a considerable pecuniary stake in our Bombay cotton mills, and have thus the most direct interest in their prosperity. I believe there is a feeling among our Bombay mill-owners, just as there is among Lancashire mill-owners, that the current low exchange gives India an advantage as against England. This feeling, allow me to say, is based upon altogether wrong premises. There is no need that I should try to show it is wrong and misleading, that has been most effectively accomplished by Mr. Mackay in his speech to which I have referred. I will only say this much. A *falling* exchange has a tendency to shut out piece-goods from England, just as a *rising* exchange facilitates their sale. But that, as Mr. Mackay clearly shows, can only have a temporary effect. What we are going to have is an *unvarying* exchange of one shilling and sixpence per rupee. This will neither facilitate nor discourage the import of English piece-goods, and will give our strong geographical position full play. Goods of the finer counts, spun from American cotton, must continue to be supplied from England, but the coarser yarns and cloths which are manufactured from Indian cotton, will in an increasing degree be produced in Bombay and the mofussil, for consumption in India and shipment to China. As Mr. Mackay says, the Government in their new currency policy will be guided by the advice of business men. The Government will never do so unwise a thing as to suddenly raise the price of Council Bills from 1s. 3d. to 1s. 6d.; even so small a rise, if suddenly accomplished, would cause an undesirable disturbance in trade. The Government will slowly raise the value of the rupee by minute fractions of a penny week by week, commencing at the current London rate *plus* charges. The Government will purchase in rupees at the Indian mints all silver bullion so presented, and offer to coin all gold bullion free on demand into coins of a certain weight and fineness. I need not go into the probable disturbance of the exchange of 1s. 6d. so long as the political controversy in America upon the value of silver bullion in relation to bi-metallism remains unsettled. If bi-metallism were adopted, it would follow that the exchange value of the gold coins in circulation would have to be adjusted in India as in all countries similarly circumstanced in accordance with the new rate. (Loud applause.)

MR. CHANDAVARKAR SUPPORTS THE RESOLUTION.

Mr. N. G. Chandavarkar, in supporting the resolution, said:—Mr. Chairman and Gentlemen,—I beg to support this resolution. I must necessarily speak with considerable diffidence on a subject like this on which even specialists hesitate to speak with the voice of authority. I have, in my individual capacity, consented to take part in this meeting and show my sympathy for this movement because the humble attention which I have been able to devote to this question has fully persuaded me that the evil of a low exchange affects not this class or that class only, but it affects the people as a whole, and none more so than the Indian taxpayer, and that it is necessary that in the taxpayers' interest every legitimate effort should be made to give stability to the exchange value of the rupee. The opinion is held in some quarters that no one suffers from the evil of a low exchange but the officials who have to make remittances to England. For instance, so well-known a gentleman as Sir Frank Forbes Adam, whose views are entitled to great respect, lately remarked at a meeting of the East India Association in London that "the only real hardships fell on the officers and servants who had to remit to England," and the remedy he proposed, for what he regarded as a limited evil, was that "the Government ought to meet their case with a generous consideration." But unfortunately it is not the officers and servants of Government alone who have to make remittances to England. There are the merchants; the native gentlemen engagad in the import trade; and then there are the native gentlemen, who have send money to England for the education of their sons. The number of these last is no doubt very small, but if we are right in hoping that India may gain morally by her contact with England, we must also earnestly wish that that number may increase and go on increasing. But I will not press this as an argument of great weight just now. What, however, about the Indian taxpayers, by far the more numerous class, without whom it would be impossible to carry on her Majesty's Government in India? Have they not also to make remittances to England through the Government of India to the Secretary of State for the home charges and the interest on loans? Is not the burden of these charges increasing owing to a low exchange, and taking away from this country money which under better circumstances could have been spent in the country itself for the benefit of the people? There is, further, a difference between the situation of the officials and servants of Government and that of the taxpayers in respect of the hardships of a low exchange. The officials suffer only so long as they are in service, but they have the satisfaction, however small that satisfaction be, that when they retire, the low rupee, afraid of crossing the *kalapani*, cannot pursue them. But the taxpayer remains in India, the standing victim of the low rupee. If the officials and servants of Government have a right to a generous consideration, is there not much more reason then for the taxpayers to say that they are also entitled to it? And if things are to be allowed to continue as now, if nothing is to be done for a stability of exchange, and if the worst come to the worst, will the British taxpayer come to our rescue and consent to a re-adjustment of the home charges? These are serious questions which may have to be faced, if the low rupee is to go on increasing India's indebtedness. But we are told that the Indian taxpayer has no reason to complain because, it is said, he has gained rather than lost under a low exchange. According to Sir Frank Forbes Adam, we look "too narrowly at the interest on the gold debt only, and not at the more general prosperity and increased revenue under a low exchange." Thus it seems to have been discovered that the low rupee is a blessing in disguise, and that the Indian taxpayer is, owing to it, living in a Paradise. Perhaps he is, but, unfortunately for him, the low rupee is filling the Paradise with forbidden fruits. But, seriously speaking, where, we may ask, are the indications and proofs of our increased prosperity under a low exchange? We are asked to look at the increase in the export trade; and it is said if we have to pay more in silver, we are also receiving more in silver. Mr. Mackay has shown in his speech at Calcutta that the export trade has not increased in the proportion in which we had a right to expect it to increase, having due regard to the increased means of communication. But even letting alone the statistics, of which it is said that you can make them lie on any side you please, I think we may fairly ask whether we see the indications of the increased prosperity ascribed to a low exchange among those who form the backbone of the Indian taxpaying classes, and who are chiefly concerned in the export trade—I mean the *ryots* or cultivators. How is it then that the moment famine commenced in parts of the Madras Presidency, relief works had to be opened by Government, and the cultivators had to seek shelter there? In our own Presidency, fortunately, we had no famine but only a partial scarcity which affected a few districts. Some of those districts were cotton-producing. And yet it was not long before the scarcity commenced than the ryots were reported to be selling their cattle for little or nothing. They began selling them for annas and not rupees. This fact was published in the papers about the beginning of the year. It certainly is not indicative of increased prosperity. I may be told that there may be other causes to account for the fact just mentioned. But, even assuming it to be so, the fact stands that a low exchange has not put more silver into the ryot's pockets, or else he would not have sold his cattle for copper under the stress of what was no more than mere scarcity. As to the trading communities, they are complaining that trade is dull and stagnant, money is lying idle, and if things go on at the present rate under a low exchange, insolvency must follow. Of what use are our hoards of silver, if their value is diminishing, when Providence has not made us like the miser, who felt happy when he counted his money bags. But it is said that the increased revenue of the Indian exchequer is an indication of our increased prosperity, and that that increased revenue has been brought about without additional taxation. The income-tax and the salt-tax give a sufficient reply to that argument. (Applause.) But of what use is the increased quantity of rupees in the exchequer, when its quality is diminished? Rupees are rising in numbers, but, with the low exchange, going down in value! If this increased revenue were not a myth and were really worth the name, we should have expected the Government to be able to do something to reduce the debt and spend the revenue on objects calculated to benefit the people. For instance, Mr. Goschen, the British Chancellor of the Exchequer, was able to point out recently that the prosperous condition of the British finances had enabled him to reduce the debt to the extent of some millions sterling by means of the Conversion Act, to provide for free education, for University education, and for the housing of the poor. (Applause.) But here, though we are told the revenue has increased, the Government is obliged to retrench everything and everywhere. It is not able to spare money for important works. It has to cut down expenditure on education; it has no money for the Universities; and even in the matter of medical hospitals, it is compelled to say that it cannot pay for more hospitals, for more bedsteads in them, or for more drugs for them! (Hear, hear, and applause.) Some remarks made by his Excellency the Viceroy last November are quoted in support of our so-called increased revenue and increased prosperity under a low exchange. But all his Excellency said was that, in spite of the low exchange, the Government had been able to make the two ends meet. And this is all we are able to boast of under the increased prosperity said to be due to a low exchange, that it has enabled us to keep body and soul together. Whatever else may be said on this currency question, one thing is clear that the low rupee seems to be making our ideas of prosperity low too. But the situation becomes one of great concern to the Indian tax-payer, when the Government has no money to spare for his benefit owing to the low exchange, and when the burden of the home charges is increasing. We are told that it is best to let the question alone. But while we may agree to do that, we cannot loose sight of the fact that the question itself is determined not to let us alone. (Applause.) It is said the evil will cure itself, but few evils cure themselves before they have exhausted their victims; and if we sit quiet with folded hands, hoping that the tide may turn in our favour through good luck, we do but confess that it is not the Government of England, or the Government of India, or British statesmanship that rules this country, but that we are at the mercy of foreign powers, which have it in their power to involve us in ruin without even leaving us the comfort of sharing that ruin with them. (Loud applause.)

The resolution was then put to the vote and carried.

APPOINTMENT OF A COMMITTEE.

The Hon. Mr. Fazulbhoy Visram proposed that the following gentlemen be requested to act as officers of the Bombay Branch of the Indian Currency Association:—President, Mr. James Sleigh; Vice-President, Mr. H. A. Acworth; Committee—Lieutenant-Colonel Bissett; Messrs. A. F. Cox, Messrs. C. H. B. Forbes, A. Murray, D. Gostling, the Hon'ble Fazulbhoy Visram, Damodhur Goculdas, Shapurjee Bharucha and N. G. Chandavarkar. He said:—In submitting this proposition, I do not think I should trouble the meeting with any remarks of my own after what has fallen from the previous speakers on this all important subject. I may, however, be permitted to remark that at one time I had some doubts as to the desirability or otherwise of any action such as we are now taking, but after the proposals of the Indian Currency Association were placed before the public, I must confess I was sufficiently convinced that there were elements therein which must appeal to our sympathies, especially from the tax-payers' point of view. And this, I think, is *the* most important point to the country at large, if we are to take the broadest possible view of the subject—as we ought to—more than anything else. Then, again, we merchants, whether as importers or as exporters, must have an interest in and support anything that aims at a stable, steady exchange, and as that I understand to be one of the objects of the Association, I feel I can safely commend my humble proposition for the acceptance of the meeting.

Captain Hext, C.I.E., seconded the proposition, which was carried.

THANKS TO THE CHAIRMAN.

Colonel Bissett said: I have to ask you to join in a hearty vote of thanks to Mr. H. A. Acworth for having taken the chair at this important meeting, and for having given us in his short but most able speech so clear and robust a statement of the object and reasons of our meeting here to-day, believing the stability of exchange is as necessary in the interest of the commerce of India as it is in the best interest of the railways, with which personally I am more intimately concerned, I think you will all agree, that our best thanks are due to Mr. Acworth for having so ably expounded the advantages of and the necessity for "stability of exchange," which is, as I take it, the first aim and object of the Currency Association. (Loud applause.)

Mr. Damodhur Goculdas seconded the proposition, which was carried by acclamation.

The chairman having thanked the meeting for the vote, the proceedings terminated after lasting two hours and a quarter.

The following is a list of members of the Bengal Chamber of Commerce who had signed the petition to the House of Commons up to Monday last:—Messrs. Anderson, Wright and Co.; Messrs. Apcar and Co.; Mr. J. H. Apjohn, C. E., Vice-Chairman, Calcutta, Port Commissioners; The Arracan Co., Ld.; Messrs. Barlow and Co.; Messrs. Burn and Co.; The Calcutta Landing and Shipping Co., Ld.; Messrs. Carlisles, Nephews and Co.; Chartered Bank of India, Australia, and China; Chartered Mercantile Bank of India, London, and China; Messrs. Cohn, Brothers and Fuchs; Messrs. Coulthard and Co.; Messrs. Davenport and Co.; the Manager, E. B. S. Railway; Messrs. Ernsthausen and Co.; Messrs. Ewing and Co.; Messrs. J. E. D. Ezra and Co.; Messrs. F. Fisher and Co.; Mr. William Grossman; Mr. C. C. Gulliland, Secretary, London and Lancashire Fire Insurance Co.; City of Glasgow Life Assurance Co.; Mr. F. Guyon; Messrs. P. E. Guzdar and Co.; Messrs. F. W. Heilgers and Co.; Messrs. Horne, Dunlop and Co.; Messrs. Huber and Co.; Mr. P. L. Hughes Garbett, Manager, New Zealand Insurance Co.; Mr. Alexander Izat, Agent and Chief Engineer, Bengal and North-Western Railway; Manager, Bengal Telephone Co., Ld.; Messrs. Grossman and Co.; General Manager, Planters Stores and Agency Co., Ld.; Messrs. Kelly and Co.; Messrs. Ker, Dods and Co.; Messrs. Kerr, Tarruck and Co.; Messrs. Kettlewell, Bullen and Co.; Messrs. King, Hamilton and Co.; Mr. F. J. Kingsley, Secretary, Queen Insurance Co.; Mr. Thos. Lang, Secretary, Standard Life Assurance Co.; Messrs. Lovelock and Lewes; Messrs. James, Luke and Co., Messrs. MacDowel and Co.; Messrs. Mackenzie, Lyall and Co.; Messrs. Mackillican and Co.; Messrs. Mackinnon, Mackenzie and Co.; Messrs. Macneil and Co.; Messrs. Macknight, Anderson and Co., Messrs. D. B. Mehta and Co.; Messrs. Meyer Brothers; Mr. C. H. Ogbourne, Manager, Commercial Union Assurance Co., and Secretary, Alliance, British and Foreign Fire Insurance Co.; Messrs. Oldmeyer and Hadenfeldt; Messrs. Ram Chand, Seal and Co.; Messrs. David Sassoon and Co.; Messrs. Schroeder, Smidt and Co.; Messrs. G. Steinthal and Fuchs; Messrs. Struthers and Co.; Messrs. Tamvaco and Co.; Mr. Francis Mathewson, Superintendent, P. and O. Co.; Messrs. Ullmann, Herschhorn and Co.; Mr. W. O. Bell-Irving, Messrs. Jardine, Skinner and Co.; Hon'ble P. Playfair, Messrs. Barry and Co.; Mr. J. F. McNair, Messrs. Begg, Dunlop and Co.; Messrs. Whitney, Bros. and Co.; Mr. C. E. Smyth, of Messrs. Turner, Morrison and Co.

The Branch of the Indian Currency Association established at Cotacamund held its first meeting on Saturday morning. A provisional committee of influential residents of the Nilgiris has been formed.

Over 600 signatures to the Currency Association petition have been sent to India from Burma and a large number more will follow.

THE ROYAL RED CROSS.

A most pleasing and imposing ceremony was carried out at Quetta on the evening of the 1st August, by Major-General Sir George White, K. C. B., K. C. I. E., V. C., Commanding at Quetta, by order of Her Most Gracious Majesty the Queen-Empress, when the well earned and coveted decoration of the Royal Red Cross was presented to Mrs. Watson (*nee* Welchman), late of the Indian Nursing Service, for her distinguished services during the Hazara Expedition of 1888. Sir George White had been instructed to present the decoration conferred on Mrs. Watson by the Queen-Empress with befitting ceremony, and right royally did he carry out his orders. The whole of Quetta society, Civil and Military, had been bidden to attend at the General's house at 10 p.m. on the 1st August, and that hour saw a gay throng assembled to do honour to the lady who had by hard work and self-denial won the blue ribbon of Nursing in the field of battle and to the gracious sovereign whose pleasure it had been to confer it.

The lovely grounds of the General's house presented a fairylike spectacle, lighted up with scores of Chinese lanterns and hundreds of little lamps, and the greatest trouble had evidently been taken to make the ceremony an imposing one. One portion of the big drawing-room had been railed or rather corded off, as a "Throne-room," and shortly after 10 p.m., Mrs. Watson entered, supported by the General and by Major-General Sir James Browne, Agent to the Governor-General.

In the following well-chosen words Sir George White then presented Mrs. Watson with the decoration:—"Mrs. Watson: I have been given the privilege of presenting this cross to you as a token of Her Majesty the Queen-Empress's appreciation of the devotion shown by you to her sick and wounded soldiers in the Hazara campaign of 1888. It has often fallen to my lot to present decorations to English soldiers, but, in the very nature of things, they have been chiefly to commemorate the taking of life. The cross that I have now the honour of presenting to you is an emblem of fairer fame, to commemorate dangers voluntarily faced and hardships endured for the sake of alleviating suffering and of saving life; and I am sure that all those who have assembled here to-night to show sympathy on the occasion of this ceremony will agree with me that England is not likely to fall from her proud position amongst the nations when her soldiers are as ready as they have ever proved themselves to face all dangers, and while her daughters even press forward to face the same trials, in order that they may be ready to extend help to those who are sick and suffering in their country's cause. Self-abnegation, gentleness, and kindness, under such conditions, are the highest forms of courage. The words 'Faith' 'Hope' 'Charity' are inscribed in letters of gold on that cross, and form a fitting aureole around the effigy of our gracious Queen, and I congratulate you on having earned the right to wear their insignia, and also on having been elected into the Order of the Royal Red Cross by a sovereign whose life has been so bright an example of its watch-words."

Sir George White's speech was followed by rounds of applause showing how much in sympathy with him the audience were.

Sir James Browne, in the following well timed words, then congratulated Mrs. Watson: "Mrs. Watson: I have had for nearly five and twenty years the honour of Sir George White's friendship, and have on many occasions realised that in most things I was no match for him. On this occasion in particular I feel my inferiority to him most grievously, in the matter of public speaking. I am very glad, therefore, that, thanks to you, there should be one point at least in which I can assert a superiority over him which none may gainsay. This superiority consists in my being able to claim you as a 'Sister Officer,' if you will permit me the term, in a different sense from that in which Sir George White, and with him the whole British Army, can claim you and be proud of you as a sister of 'Faith,' 'Hope,' and 'Charity.' No lady of the 92nd Gordon Highlanders, the regiment with which Sir George White's name is so gloriously connected, has yet won the Royal Red Cross. I shall now, therefore, endeavour to make the best of the advantage which you, Mrs. Watson, by being the wife of a Royal Engineer, have temporarily given me over Sir George White; as being, I believe, in military rank the Senior Royal Engineer now serving in India, I would congratulate you most heartily on the honour you have won, firstly for yourself, and secondly for your husband's corps. It is natural enough that amongst so large a number of officers as the Royal Engineers there should be found recipients of every decoration which it has pleased Her Gracious Majesty to create, but with the single exception hitherto of the Royal Red Cross. But you, Mrs. Watson, by now winning it, have supplied this, the only, deficiency and have almost given us a claim to add the word 'Everything' to the proud motto 'Everywhere' which we so highly prize. As far as I know there are only two soldiers' wives who have as yet won the Royal Red Cross, Lady Roberts and yourself. Long may it be a pride to you, to your husband, and to the Royal Engineers that you should stand next amongst soldiers' wives in the lists of so honourable an order to the wife of Lord Roberts."

Loud applause greeted the termination of the speech, and then all the assembled guests hastened to congratulate Mrs. Watson on her well merited distinction.

AFGHAN AND FRONTIER NEWS.

EUROPEANS FOR THE KABUL WORKSHOPS.

The Amir's agent at Bombay lately selected two Europeans to be employed as supervisors of the Kabul workshops for the manufacture of arms. They arrived at Peshawar towards the end of last month, and after some days' stay, left for Kabul.

HIGHWAY ROBBERY AND MURDER.

The murder of one of the officials of the Amir's workshop has already been announced: but it appears that the importance of the murdered man was exaggerated. He was not Mr. Payne's deputy, but a deputy overseer and Munshi attached to the workshops, named Abdul Rashid Khan. He left Kabul, travelling by night to the Amir's camp at Anuzkhas, with a number of rupees: and was found in the morning dead by the road-side, and the money gone. No trace of the murderers had been found.

SUNIS AND SHIAHS IN TIRAH.

The recent fighting between the Sunis and Shiahs in Tirah appears to have been the work of Mulla Said Akber, son of the Akhund of Swat, who is the spiritual leader of the Afridis of Tirah. He belongs to the Sultan Khel clan, but had gathered a miscellaneous force of Aka Khel, Ziaid Din, Orakzai and Kamar Khel Atridis—All Sunis—and attacked the Shiahs at Haider Shah, a village of Mani Khel, the stronghold of the Shiahs of Tirah. The latter were engaged in Muharram celebrations, and were worsted at first, but subsequently gathered in strength and attacked the village of Mir Asghan, where they killed about 20 men, driving out the Sunis, capturing a quantity of arms, and only losing two killed and a few wounded on their side.

AMIN KHAN'S EFFORTS.

The story of Amin Khan's second attempt to create disturbances in the Khyber is thus told by a trans-frontier correspondent:—

Amin Khan, Kuki Khel of Tirah, held a meeting on the 26th July, 1892, of the Tirah people, and asked their help in looting the Khyber. The people rejected the proposal, saying they could not agree to this. Amin Khan being displeased on this left for Tordara with some of his Kuki Khel men.

A FRAUDULENT TAX COLLECTOR.

Sher Ali Khan was a "malik" of Khujgumbaz in the district of Jellalabad, and had collected about Rs. 3,000 of revenue due to the Amir, but failed to pay it into the Treasury. Thereupon the Governor of Jallalabad sent four sowars to arrest him: but Sher Ali Khan assembled his friends and, besides beating the sowars, robbed them of their arms. Then he collected his family and valuables and escaped to Kurram; and the Governor of Jellalabad took possession of his house and land, and realised the amount of missing land revenue from the "malik's" clansmen.

PRINCE DAMRONG'S VISIT TO INDIA.

The following letter has been received by Lord Salisbury from the Siamese Minister in London conveying the acknowledgments of his Government for the reception given to Prince Damrong by Indian officials of all ranks during his recent tour in India.

Siamese Legation.
23 Ashburn Place, S. W., 7th June, 1892.

My Lord,—I have received instructions from my Government to express to your Lordship their high appreciation of the cordiallity of the reception given to His Royal Highness Prince Damrong during his recent journey through India.

The invariable courtesy shown to the Prince was not more marked than the friendship and hospitality extended to him by Indian officials of al ranks, and especially by their Excellencies the Viceroy of India and the Governor of Bombay.

In every place he visited, there were those who spared no trouble to make his tour interesting and agreeable, and who were ready to give His Royal Highness information of any kind which he desired to gain while in the country.

I called at the Foreign Office recently to express this personally to your Lordship, but hearing from Sir T. Sanderson, how pressed you are at this time with important business, I would not ask for an interview when a letter would serve the purpose equally well.

(Sd.) Maha Yotha.

To the Marquis of Salisbury.

MR. NAOROJI'S ELECTION.

COMPLIMENTARY MEETING IN LONDON.

(Concluded from yesterday's *Bombay Gazette*.)

Mr. J. Ghose (of Calcutta): Mr. President and Gentlemen,—When I entered this room I had no intention of addressing this meeting, but, being an Indian, I feel so stirred by what has been said by previous speakers that I cannot help adding a few words that I think have been left unsaid by them. We Indians cannot be sufficiently grateful to England for all that we have got. No other nation could have given us so much. What we have received, however, in the past has been from particular Governments or from Members of Parliament; but the present occasion of rejoicing we owe to the English people. (Cheers.) If we can once touch the hearts of the English people our days will be as bright as those of any other nation. What we want is to get a true feeling of sympathy and good will from our British fellow-subjects; and the electors of Central Finsbury have shown that if we will but appear before them in the right way they will be only too ready to help us. Others will do the same, but to them belongs the credit of taking the first step, of taking us by the hand and sending our friend Mr. Naoroji to the House of Commons, not in our interest alone, but in theirs. (Cheers.) And what greater proof of confidence can there be than this? Then let me say that those who allege that Mr. Naoroji is a Parsee, and does not represent Indians are greatly mistaken. In England itself, if a person is a Jew, like the late Lord Beaconsfield, or a Roman Catholic, it matters not; he resides in England, and his interests are identical with those of his fellow-countrymen, and that is sufficient to make him an Englishman. So it is with Mr. Naoroji. His interests are identical with those of Hindus; and why should not Hindus, Mohammedans, and all other religions rejoice when they see this Parsee gentleman in the House of Commons, representing the cause of India? (Hear, hear.) Those who think that the present race of educated Hindus are disloyal are greatly mistaken; in fact, I should say that they are behind the age in point of intelligence. Does education make one more or less capable of understanding one's advantages? There can be no two answers to this. An educated Indian knows his interests much better than an uneducated Indian; and the education which an Indian gets, and which he completes in England, cannot tell him that it will be to the advantage of his country to be separated from England, and to lose the advantage of its strength. He may say that India under the Indians would be more powerful than she is at present, and that she would make more progress. But have we not now all that Englishmen have achieved during the last two thousand years ready at our door, all their civilisation, all their education, all their improvement; and are we to throw this away, and begin to work a new with all the disabilities that lie in our way as Indians living in a hot climate? The poor and uneducated are not so well able to understand their interests as the educated. When the mutiny of 1857 took place who were the persons who rose against the English Government? Not the educated, but the uneducated. The more one sees what progress India has made during the last hundred years or so the more one feels a love for that Government, the more one feels that he is himself a part of the English people. Though he may not be of the English people. Though he may not be of the same colour, and may not enjoy all the benefits of the English climate, he has English literature, and what can he desire more? If all the things of this earth were taken from me I should not begrudge them, so long as Shakespeare and Milton were left me. (Cheers.) I have much pleasure in supporting the resolution.

Mr. P. C. Roy (Bengal Civil Service): After the brilliant speeches which we have heard, I feel somewhat nervous in addressing so large a gathering; but as the sentiment which has been evoked by the election of Mr. Naoroji has been so deep and universal, I think each of us should endeavour to express his views on the subject. We all in England rejoice that Mr. Naoroji has been returned to Parliment, and we come here to congratulate him, and to thank the electors of Central Finsbury for electing him. What is the reason of our rejoicing? That question has been ably answered by some of my predecessors. Hitherto we have not had in the British House of Commons a single representative. Every other part of the Empire which is not a self-governing colony has its representative there except India; and it is not, therefore, surprising to find that on the first occasion when an Indian has been elected, all India should unite in celebrating the event with due *eclat*. (Cheers.) And this sentiment is not confined to the educated classes. I beg to differ slightly in this respect from the last speaker. The sentiment is universal. Every man in India who understands what his interests are, who feels the burden of the salt tax or any other grievance that weighs upon him, will learn with great joy and gratification the news that one of their own country-men has been elected to the Parliament which legislates for the whole British Empire. (Cheers.) What is Mr. Naoroji's position in India that we consider him to be so fit a person to represent us in the British Parliament? There may be some here of various political views, but I am sure that every Conservative, as well as every Liberal, will admit that Mr. Naoroji is the Grand Old Man of India; that he is one of our foremost men. He is regarded by the advanced Liberal section of the Indian community to be *the* patriot, the one unassuming, sincere, and thoroughly honest worker among the Indian people. Even those who do not think with him in political matters—though I believe they are in minority—entertain the sincerest veneration for the name of Dadabhai Naoroji. It is not surprising, therefore, that all India should unite, as it does, in celebrating this occasion. It is a precedent which I am sure will be followed on other occasions. I sincerely trust that Mr. Naoroji will not be the only Indian elected to the House of Commons. I trust also that the time is not far distant when the people of India will have some voice in the Government of their own country. The system under which India is at present ruled is an anomaly in a country like England, where every man breathes the air of freedom. Even we who come from a distant country feel, the moment we are on English soil, that our chains fall from us, and that we breathe an atmosphere of freedom that we do not breathe in the land of our birth. I am very sorry to be at all excited, but I think that all my fellow country-men who are present will echo the sentiments that I have expressed. We are taunted with the fact that there is no unity in India, no Indian nation. It is true that we are of different races and religions and languages. But what constitutes the idea of nationality in the present day? Is it unity of language? Is it unity of race? Is it unity on any other condition than that of perfect unity in thought and political sentiment? What do you call the United States but a nation? Yet look at its component parts. Does it not largely consist in many States of Italians speaking the Italian language, in others of Germans speaking the German language, in others of Frenchmen speaking French? Yet they are all united in one nation. Take Hungary again. But I need not multiply instances to show that difference of race, of language, and religion is no bar to perfect political unity. (Cheers.) I am sure we are all prepared to admit that we owe it to British rule that we are at the present day more or less united in India. I do not say that it would have occurred without British rule. Even Englishmen who desire to retain their Empire in India cannot conceal from themselves the obvious fact that there is growing up in India a unity which is the direct consequence of their own rule. (Cheers.) And it cannot be faced by any other means than by recognising the importance of the Indian people in the British Empire, and frankly admitting them to the rights and privileges which Englishmen have themselves acquired after long and arduous fighting. (Cheers.)

On the motion of Mr. J. N. Ray, seconded by Mr. Tarachand, a vote of thanks was passed to the Chairman for presiding, and the proceedings then terminated.

A terrible collision occurred in Canada on Monday (18th ult.), at Merriton, on the Welland canal between a mail train on the Welland division of the Grand Trunk Railway and the steamboat express from Niagara Falls to Port Dalhousie. Both trains were travelling at full-speed, and the force of the collision was terrific. Both were demolished, and the first two coaches of the boat express were hurled into the canal raceway. Three bodies were removed from the canal. Six persons sustained severe injuries, while several others were hurt less seriously. The greatest astonishment is expressed that the loss of life was not greater.

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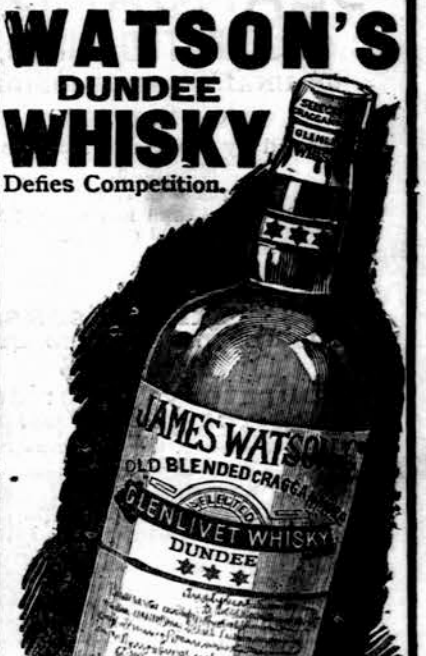

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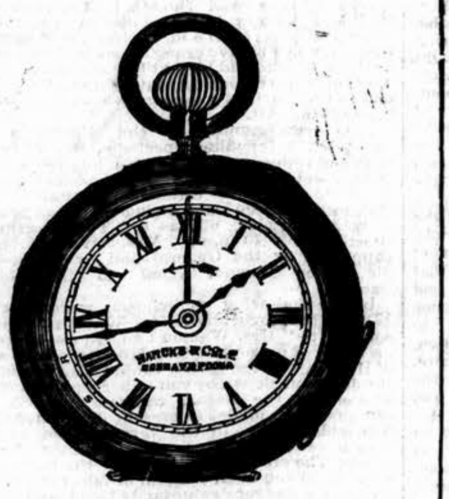
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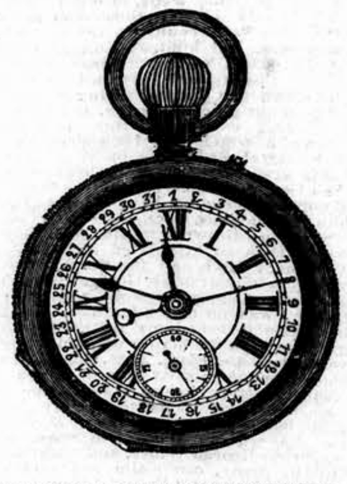

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